

Bylaws
HARBOR COVE CONDOMINIUM ASSOCIATION

Order: FNJXF65FL
Address: 4891 Oak Hill Dr
Order Date: 02-27-2024
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CORPORATE BY-LAWS

ARTICLE I

ADOPTION OF CONDOMINIUM BY-LAWS

The BY-LAWS of HARBOR COVE CONDOMINIUM (hereinafter known as the CONDOMINIUM BY-LAWS) as attached to the MASTER DEED and recorded in Liber _____, pages _____, through _____, inclusive, Oakland County Records, are hereby incorporated by reference and adopted in their entirety as a part of the BY-LAWS of this corporation.

ARTICLE II

MEETINGS

Section 1: Meetings of the Association shall be held at the principal office of the Association or at such other suitable place convenient to the Co-Owners as may be designated by the Board of Directors. Voting shall be as provided in the CONDOMINIUM BY-LAWS. Meetings of the Association shall be conducted in accordance with Sturgis' Code of Parliamentary Procedure, Roberts Rules of Order or some other generally recognized manual of parliamentary procedure, when not otherwise in conflict with the Articles of Incorporation, the BY-LAWS of the Corporation, the CONDOMINIUM MASTER DEED or the laws of the State of Michigan.

Section 2. The first annual meeting of members of the corporation shall be held in accordance with ARTICLE I, Section 7 of the CONDOMINIUM BY-LAWS. The date, time and place of the First Annual Meeting shall be set by the Board of Directors, and at least FIFTEEN (15) days written notice thereof shall be given to each co-owner. Thereafter, the annual meetings of members of the ASSOCIATION shall be held on the 15th of March each succeeding year at such time and place as shall be determined by the Board of Directors. At such meetings there shall be elected by ballot of the Co-Owners, a Board of Directors in accordance with the requirements of ARTICLE III of these BY-LAWS. The co-owners may also transact at annual meetings such other business of the Corporation as may properly come before them.

Section 3. It shall be the duty of the President to call a special meeting of the co-owners as directed by Resolution of the Board of Directors or upon a petition signed by ONE-THIRD (1/3) of the Co-Owners presented to the Secretary of the ASSOCIATION. Notice of any special meeting shall state the time and place of such meeting and the purposes thereof. No business shall be transacted at a special meeting except as stated in the notice.

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Section 4. It shall be the duty of the Secretary (or other ASSOCIATION officer in the Secretary's absence) to serve a notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held, upon each co-owner of record, at least TEN (10) days but not more than THIRTY (30) days prior to such meeting. The mailing, postage prepaid, of a notice to the representative of each co-owner at the address shown in the notice required to be filed with the ASSOCIATION by ARTICLE I, Section 2(e) of the CONDOMINIUM BY-LAWS shall be deemed notice served. Any member may, by written waiver of notice signed by such member, waive such notice, and such waiver, when filed in the records of the ASSOCIATION, shall be deemed due notice.

Section 5. If any meeting of owners cannot be held because a quorum is not in attendance, ~~the owners who are present may adjourn the meeting to a time not less than TWENTY-FOUR (24) hours from the time the original meeting was called.~~

ARTICLE III

BOARD OF DIRECTORS

Section 1. The affairs of the corporation shall be governed by a Board of Directors, all of whom must be members of the corporation or officers, partners, trustees, employees or agents of members of the corporation, except for the first Board of Directors designated in the Articles of Incorporation of the Association. Directors shall serve without compensation.

Section 2. The first Board of Directors designated in the Articles of Incorporation shall be composed of THREE (3) persons, and such first Board of Directors shall manage the affairs of the corporation until a successor Board of Directors is elected at the first meeting of members of the corporation convened at the time required by ARTICLE II, Section 2 of these BY-LAWS. At the first meeting of members of the corporation, FIVE (5) Directors shall be elected for an annual term one (1) year. At each annual meeting of the corporation held thereafter, FIVE (5) Directors shall be elected. The term of office (except for the original Board of Directors) of each director shall be ONE (1) year. The Directors shall hold office until their successors have been elected and hold their first meeting.

Section 3. The Board of Directors shall have the powers and duties set forth in the CONDOMINIUM BY-LAWS.

Section 4. Vacancies in the Board of Directors (including the first Board of Directors named in the Articles of Incorporation) caused by any reason other than the removal of a director by a vote of the majority of the remaining Directors, even though they may constitute less than a quorum. Each person so elected shall be a

director until a successor is elected at the next Annual Meeting of the Association. Prior to the first Annual Meeting of members, the Developer may remove and replace any or all of the Directors from time to time at its sole discretion.

Section 5. At any regular or special meeting of the ASSOCIATION duly called, any one or more of the Directors may be removed with or without cause by a majority of the co-owners, and a successor may then and there be elected to fill the vacancy thus created. Any Director whose removal has been proposed by the co-owners, shall be given an opportunity to be heard at the meeting.

Section 6. The first meeting of a newly elected Board of Directors shall be held within TEN (10) days of election at such place shall be fixed by the Directors at the meeting at which such Directors were elected, and no notice shall be necessary to the newly elected Directors in order to legally constitute such meeting, providing a majority of the whole Board shall be present.

Section 7. Regular meetings of the Board of Directors may be held at such time and places as shall be determined from time to time by a majority of the Directors, but at least two such meetings shall be held during each fiscal year. Notice of regular meetings of the Board of Directors shall be given to each director, personally, by mail, telephone or telegraph, at least TEN (10) days prior to the date named for such meeting.

Section 8. Special meetings of the Board of Directors may be called by the President on THREE (3) days notice to each Director, given personally, by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting. Special meetings of the Board of Directors shall be called by the President or Secretary in like manner and on like notice on the written request of one Director.

Section 9. Before or at any meeting of the Board of Directors, any Director may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Director at any meeting of the Board shall be deemed a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

Section 10. At all meetings of the Board of Directors, a majority of the Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the Directors present at a meeting at which a quorum is present shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors, there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At any such adjourned meeting, any business which might have

been transacted at the meeting as originally called, may be transacted without further notice. The joinder of a Director in the action of a meeting by signing and concurring in the minutes thereof, shall constitute the presence of such Director for purposes of determining a quorum.

Section 11. The Board of Directors shall require that all officers and employees of the ASSOCIATION handling or responsible for ASSOCIATION funds shall furnish adequate fidelity bonds. The premiums for such bonds shall be expenses of administration.

ARTICLE IV

OFFICERS

Section 1. The principal officers of the ASSOCIATION shall be a President, who shall be a member of the Board of Directors, a Vice President, Secretary and a Treasurer. The Directors may appoint an Assistant Treasurer, and an Assistant Secretary, and such other officers as in their judgment may be necessary. Any two officers except that of President and Vice President, may be held by one person.

Section 2. The officers of the ASSOCIATION shall be elected annually by the Board of Directors at the organizational meeting of each new Board and shall held office at the pleasure of the Board.

Section 3. Upon affirmative vote of a majority of the members of the Board of Directors, any officer may be removed either with or without cause, and his successor elected at any regular meeting of the Board of Directors, or at any special meeting of the Board called for such purpose.

Section 4. The President shall be the chief executive officer of the ASSOCIATION. He shall preside at all meetings of the ASSOCIATION and of the Board of Directors. He shall have all of the general powers and duties which are usually vested in the office of the President of an association, including, but not limited to, the power to appoint committees from among the members of the ASSOCIATION from time to time as he may in his discretion deem appropriate to assist in the conduct of the affairs of the ASSOCIATION.

Section 5. The Vice President shall take the place of the President and perform his duties whenever the President shall be absent or unable to act. If neither the President nor the Vice President is able to act, the Board of Directors shall appoint some other member of the Board to do so on an interim basis. The Vice President shall also perform such other duties as shall from time to time be imposed upon him by the Board of Directors.

Section 6. The Secretary shall keep the minutes of all meetings of the Board of Directors and the minutes of all meetings of the members of the ASSOCIATION; he shall have charge of the corporate seal and of such books and papers as the Board of Directors may direct; and he shall, in general, perform all duties incident to the office of the Secretary.

Section 7. The Treasurer shall have the responsibility for the ASSOCIATION funds and securities and shall be responsible for keeping full and accurate accounts of all receipts and disbursements in books belonging to the ASSOCIATION. He shall be responsible for the deposit of all monies and other valuable effects in the name and to the credit of the ASSOCIATION, and in such depositories as may, from time to time, be designated by the Board of Directors.

Section 8. The officers shall have such other duties, powers and responsibilities as shall, from time to time, be authorized by the Board of Directors.

ARTICLE V

SEAL

Section 1. The corporation shall have a seal which shall have inscribed thereon the name of the corporation, the words "Corporate Seal" and "Michigan".

ARTICLE VI

FINANCE

Section 1. The finances of the corporation shall be handled in accordance with the CONDOMINIUM BY-LAWS.

Section 2. The fiscal year of the corporation shall be an annual period commencing on such date as may be initially determined by the Directors. The commencement date of the fiscal year shall be subject to change by the Board of Directors for accounting reasons or other good cause.

Section 3. The funds of the corporation shall be deposited in such bank as may be designated by the Directors and shall be withdrawn only upon the check or order of such officers, employees or agents as are designated by resolution of the Board of Directors from time to time.

ARTICLE VII

AMENDMENTS

Section 1. Amendments to these BY-LAWS may be proposed by the Board of Directors of the ASSOCIATION acting upon the vote of the majority of the Directors or by ONE-THIRD(1/3) or more in number of the members or by instrument in writing signed by them.

Section 2. Upon any such amendment being proposed, a meeting for consideration of the same shall be duly called in accordance with the provisions of the ASSOCIATION BY-LAWS.

Section 3. These BY-LAWS may be amended by the ASSOCIATION at any regular annual meeting or a special meeting called for such purpose, by an affirmative vote of not less than SIXTY (60%) percent of all co-owners.

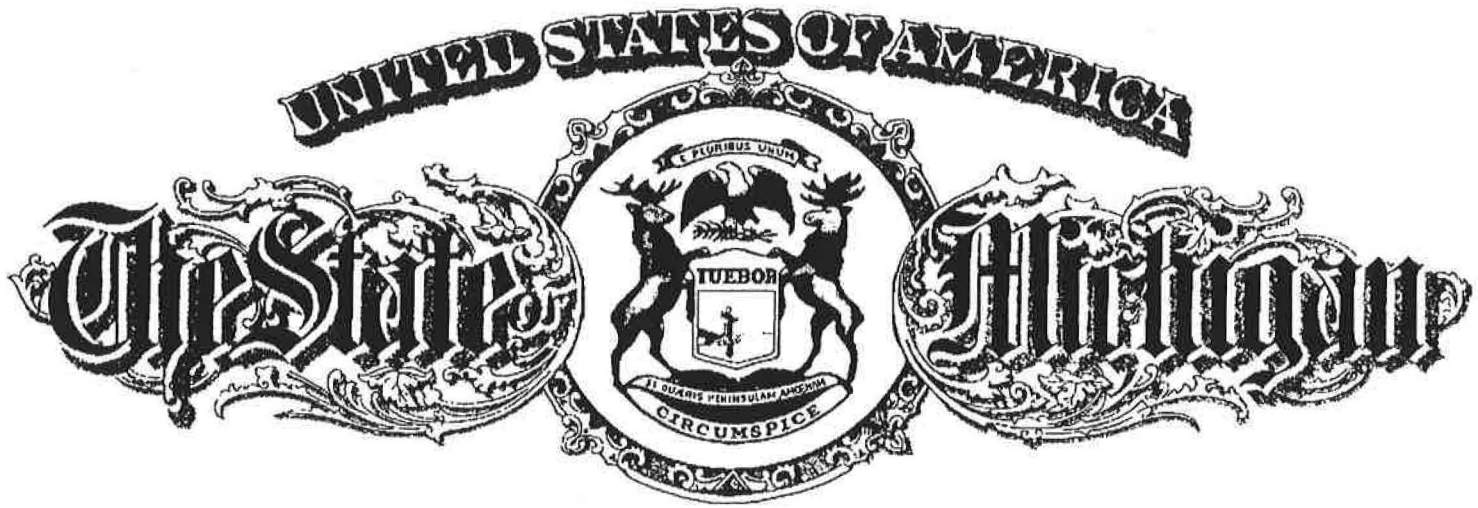
Section 4. Prior to the first Annual Meeting of members, these BY-LAWS may be amended by the first Board of Directors upon proposal of amendments by Developer without approval from any person to make such amendments, and shall not increase or decrease the benefits or obligations, or materially affect the rights of any member of the ASSOCIATION.

Section 5. A copy of each amendment to the BY-LAWS shall be furnished to every member of the ASSOCIATION after adoption; provided, however, that any amendment to these BY-LAWS that is adopted in accordance with this ARTICLE shall be binding upon all persons who have an interest in the project irrespective of whether such persons actually receive a copy of the amendment.

ARTICLE VIII

COMPLIANCE

Section 1. These BY-LAWS are set forth to comply with the requirements of Act No. 327 of the Public Acts of Michigan of 1931, as amended, Act No. 59 of the Public Acts of Michigan of 1978, as amended, and with the duly recorded MASTER DEED of the CONDOMINIUM and EXHIBITS "A" and "B" attached thereto. In case any of these BY-LAWS conflict with the provisions of said statute or with the provisions of said MASTER DEED or the EXHIBITS thereto, the provisions of the statute and said MASTER DEED shall be controlling.



Department of Energy, Labor & Economic Growth

Lansing, Michigan

This is to Certify That

HARBOR COVE CONDOMINIUM ASSOCIATION

was validly incorporated on October 21, 1993, as a Michigan nonprofit corporation, and said corporation is validly in existence under the laws of this state.

This certificate is issued pursuant to the provisions of 1982 PA 162, as amended, to attest to the fact that the corporation is in good standing in Michigan as of this date and is duly authorized to conduct affairs in Michigan and for no other purpose.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.

In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 16th day of July, 2009.

Order: FNS
Address: 4891 Oak Hill Dr
Order Date: Bureau of Commercial Services
Document not for resale
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Andrew S. Mitchell, Director

MICHIGAN DEPARTMENT OF COMMERCE — CORPORATION AND SECURITIES BUREAU

KP

Date Received

OCT 13 1993

Adjusted document per telephone authorization from Timothy Knecht. (FOR BUREAU USE ONLY)

FILED

OCT 21 1993

ADMINISTRATOR MICHIGAN DEPARTMENT OF COMMERCE CORPORATION & SECURITIES BUREAU

EFFECTIVE DATE:

Name		
Address		
City	State	ZIP Code

DOCUMENT WILL BE RETURNED TO NAME AND ADDRESS INDICATED ABOVE

CORPORATION IDENTIFICATION NUMBER

712-363

ARTICLES OF INCORPORATION

For use by Domestic Nonprofit Corporations

(Please read information and instructions on last page)

Pursuant to the provisions of Act 162, Public Acts of 1982, the undersigned corporation executes the following Articles:

ARTICLE I

The name of the corporation is: Harbor Cove Condominium Association ✓

ARTICLE II

The purpose or purposes for which the corporation is organized are: to operate a condominium owners' association.

ARTICLE III

The corporation is organized upon a non-stock basis. (stock or nonstock)

1. If organized on a stock basis, the total number of shares which the corporation has authority to issue is... If the shares are, or are to be, divided into classes, the designation of each class, the number of shares in each class, and the relative rights, preferences and limitations of the shares of each class are as follows:

N/A

ARTICLE III (con't)

2. a. If organized on a nonstock basis, the description and value of its real property assets are: (if none, insert "none") None

b. The description and value of its personal property assets are: (if none, insert "none")
None

c. The corporation is to be financed under the following general plan: Monthly condominium fees to be paid by condominium owners comprising the association.

d. The corporation is organized on a Membership basis.
(membership or directorship)

ARTICLE IV

1. The address of the registered office is:
5010 Harbor Oak Drive, Waterford, Michigan 48329
(Street Address) (City) (ZIP Code)

2. The mailing address of the registered office if different than above:
, Michigan
(P.O. Box) (City) (ZIP Code)

3. The name of the resident agent at the registered office is:
Keith A. Lawrence

ARTICLE V

The name(s) and address(es) of the incorporator(s) is (are) as follows:

Name	Residence or Business Address
<u>Keith A. Lawrence</u>	<u>2274 W. Maple Avenue, Flint, MI 48507</u>

Use space below for additional Articles or for continuation of previous Articles. Please identify any Article being continued or added. Attach additional pages if needed.

I (We), the incorporator(s) sign my (our) name(s) this 6th day of October, 19 93.

Keith A. Lawrence

Keith A. Lawrence

\$ 75.00 MISCELLANEOUS RECORDING
\$ 2.00 REMUNERATION
13 NOV 98 1:05 P.M. RECEIPT# 96A
PAID RECORDED - OAKLAND COUNTY
G. WILLIAM GADDELL
CLERK/REGISTER OF DEEDS

AMENDMENT NO. 4
OAKLAND COUNTY CONDOMINIUM SUBDIVISION
PLAN NUMBER 841
HARBOR COVE-WATERFORD CONDOMINIUM

This fourth Amendment to Master Deed is made and executed this 22nd day of October, 1998 by L.a.L. Construction Company, a Michigan Corporation, (Developer), whose address is 2274 West Maple Ave., Flint, Michigan 48507 and whose phone No. is 810-232-2550.

The purposes of and reasons for making this Fourth Amendment to Master Deed is hereby set forth as follows:

Developer made and recorded a Condominium Master Deed establishing Harbor Cove Condominium as Oakland County Condominium Plan 841, situated in Waterford Township, which Master Deed was recorded in Liber 14244, Pages 828 through 888, Oakland County Records.

Developer made the First Amendment to Harbor Cove Condominium Master Deed for purposes of changing the name of the Condominium Project to Harbor Cove - Waterford Condominium and recorded said First Amendment in Liber 14284, Page 517, Oakland County Records.

In Article VIII of the original Master Deed, the Developer established Harbor Cove - Waterford Condominium to be an expandable condominium.

Developer made the Second Amendment to Harbor Cove - Waterford Condominium Master Deed for the purpose of expanding the condominium by adding three (3) additional buildings, Buildings 3, 4, and 5. Building #3 to include Units 19 through 26, Building #4 to include Units 27 through 34 and Building #5 to include Units 35 through 38, and the land around the buildings. Such expansion shall be known as Phase II of the Condominium Project. Developer recorded said Second Amendment in Liber 16996, Page 522, Oakland County Records.

Additionally in the Second Amendment, Developer wished to clearly delineate Phases I and II of the Condominium Project and to identify design changes in Units 1, 2, 7 and 8, in Phase I, by making certain changes to

75.0
+2.0
\$1

Exhibit B of the original Master Deed. Developer recorded said Second Amendment in Liber 16996, Page 522, Oakland County Records.

Developer made the Third Amendment to Harbor Cove-Waterford Condominium for the purpose of amending Phase II to include only building #3 and #4. Building #3 remains the same. Building #4 will be expanded to a 10 unit building and include Units 27 through 36. Building #5, will be eliminated from Phase II.

Developer now wishes to expand the Condominium to its entirety by adding two (2) additional buildings, Buildings #5 and #6. Building #5 to include units 37 through 45, Building #6 to include units 46 through 54, and the land around the buildings. Such expansion shall be known as Phase III of the Condominium Project.

NOW, THEREFORE, Developer hereby amends Harbor Cove - Waterford Condominium as follows:

1) Legal Description. The legal description in Article II entitled "Legal Description" and as contained in Exhibit D to the original Master Deed and designated as "Must Be Built" is hereby amended in its entirety to reflect the new legal description of the portion of the Condominium which "Must Be Built": (This legal description encompasses the total land on the 54 unit Condominium Project and includes Phases I, II, and III.)

Part of the Southwest 1/4 of Section 3 and part of the Southeast 1/4 of Section 4, Town 3 North, Range 9 East, Waterford Township, Oakland County, Michigan. Described as beginning at a point distant S46°-01'-50"W, 816.60 Feet, S42°-25'-40"E, 50.00 Feet, N46°-01'-50"E, 800.00 Feet, and S42°-25'-40"E, 464.47 Feet from the most Easterly Corner of "Eagle Lake Heights", and running thence, N52°-03'-58"E, 102.53 Feet; Thence N58°-35'-03"E, 126.99 Feet; Thence N65°-16'-40"E, 187.71 Feet; Thence S51°-39'-19"E, 274.30 Feet; Thence N66°-30'-33"E, 80.52 Feet; Thence S01°-41'-00"W, 300.00 Feet; Thence N89°-19'-00"W, 108.94 Feet; Thence S47°-39'-20"W, 237.49 Feet; Thence N42°-25'-40"W, 526.86 Feet to the point of beginning. (Sidwell Nos. 13-03-301-046 and 13-03-301-000 EN)

Being part of Oakland County Condominium Plan No. 841.
Containing 221,008.73 Square Feet or 5.08 Acres more or less.

2) Percentage of Value. Article VI(B) sets forth the percentage of value assigned to each unit in the Condominium. To reflect the addition of new units, Article VI(B) is hereby amended as follows to reflect the new percentage value for each unit in the Condominium Project:

(B) The percentage of value assigned to each unit is set forth in this ARTICLE and shall be determinative of the proportionate share of each respective co-owner in the proceeds and expenses or the administration (except as provided in ARTICLE IV C above) and the value of such co-owner's vote at meetings of the Association and the undivided interest of the co-owner in the common elements.

The total percentage value of the Condominium is One Hundred (100%) percent. Individual unit percentage of value shall be as follows:

Schedule of Percentage Value

<u>Unit Numbers</u> <u>According to Plan</u>	<u>Percentage</u> <u>For Each Unit</u>
Building #1	
Unit 1	0.01852
Unit 2	0.01852
Unit 3	0.01852
Unit 4	0.01852
Unit 5	0.01852
Unit 6	0.01852
Unit 7	0.01852
Unit 8	0.01852
Building #2	
Unit 9	0.01852
Unit 10	0.01852
Unit 11	0.01852
Unit 12	0.01852
Unit 13	0.01852
Unit 14	0.01852
Unit 15	0.01852
Unit 16	0.01852
Unit 17	0.01852
Unit 18	0.01852
Building #3	
Unit 19	0.01852
Unit 20	0.01852
Unit 21	0.01852
Unit 22	0.01852
Unit 23	0.01852
Unit 24	0.01852
Unit 25	0.01852
Unit 26	0.01852
Building #4	
Unit 27	0.01852
Unit 28	0.01852
Unit 29	0.01852
Unit 30	0.01852
Unit 31	0.01852
Unit 32	0.01852
Unit 33	0.01852
Unit 34	0.01852
Unit 35	0.01852
Unit 36	0.01852
Building #5	
Unit 37	0.01852
Unit 38	0.01852
Unit 39	0.01852

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Unit 40	0.01852
Unit 41	0.01852
Unit 42	0.01852
Unit 43	0.01852
Unit 44	0.01852
Unit 45	0.01852

Building #6	
Unit 46	0.01852
Unit 47	0.01852
Unit 48	0.01852
Unit 49	0.01852
Unit 50	0.01852
Unit 51	0.01852
Unit 52	0.01852
Unit 53	0.01852
Unit 54	0.01852

TOTAL: 100%

The method used by the Developer to determine the foregoing percentages was to determine that the allocable expenses of maintenance for each unit should be approximately equal after adjustment. The formula used by the Developer was, with minor adjustments, to divide the total percentage value of the Condominium by the number of units developed through the Third Amendment.

3) There is no expandable area. Phase III completes the 54 Unit Condominium Project to entirety.

4) Amendment of Condominium Plan. Sheet numbers 1 through 21 of Oakland County Condominium Plan number 841, attached as Exhibit "B" to the original Master Deed, are hereby replaced in their entirety with the attached exhibit "B" sheets 1 through 30. Attached hereto and incorporated herein by reference are the new and revised sheets 1 through 30, of the Oakland County Condominium Plan Number 841.

With the exception of the specific amendments made herein, the above described Master Deed for Harbor Cove-Waterford Condominium remains unchanged in all other respects.

IN WITNESS WHEREOF, I have signed this Fourth Amendment to Master Deed of Harbor Cove-Waterford Condominium as of this 22nd day of October, 1998.

WITNESSES:

DEVELOPER:

Michael Kennedy
Michael Kennedy

Garth Hunt
Garth Hunt

L.a.L. Construction Company

BY: Keith A. Lawrence
Keith A. Lawrence, President

STATE OF MICHIGAN)

) SS

COUNTY OF GENESEE)

Subscribed and sworn to before me this 22 nd day of October, 1998,
by Keith A. Lawrence, President of L.a.L. Construction Company

L.S. Austin-Elliott

L.S. Austin-Elliott Notary Public
Genesee County, Michigan

My Commission Expires: April 30, 2002

L.S. AUSTIN-ELLIOTT

Notary Public, Genesee County, MI
My Commission Expires Apr. 30, 2002

Drafted By:

When recorded return to:

CLINE, CLINE & GRIFFIN, P.C.
Timothy H. Knecht (P30377)
1000 Mott Foundation Building
Flint, MI 48502
(810) 232-3141

L.a.L. Construction Company
2274 West Maple Ave.
Flint, MI 48507
(810) 232-2550

PROOF OF NOTIFICATION OF PROPOSED AMENDMENT
TO MASTER DEED OF HARBOR COVE-WATERFORD CONDOMINIUM,
OAKLAND COUNTY CONDOMINIUM SUBDIVISION PLAN
NUMBER 841

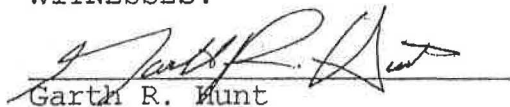
The undersigned, Laura S. Austin-Elliott, Secretary/Treasurer of L.a.L. Construction Company, 2274 W. Maple Avenue, Flint, MI 48507, Developer, hereby states that in accordance with Section 90(5) of the Michigan Condominium Act, as amended, all co-owners and mortgagees of record have been duly notified of the Fourht Amendment to the Master Deed by which the Harbor Cove-Waterford Condominium Master Deed will be amended for the purpose of expanding the condominium project.

The undersigned further states that the attached is a true and complete list of the co-owners and mortgagees of Harbor Cove-Waterford Condominiums as of this 22nd day of October, 1998.



Laura S. Austin-Elliott
Secretary/Treasurer for L.a.L. Construction
Company, Developer

WITNESSES:



Garth R. Hunt



Michael Kennedy

STATE OF MICHIGAN)

) SS

COUNTY OF GENESEE)

Subscribed and sworn to before me this 22 nd day of October, 1998



L. S. Austin-Elliott Notary
Genesee County, Michigan
My Commission Expires: 04/30/02

LS. AUSTIN-ELLIOTT
Notary Public, Genesee County, MI
My Commission Expires Apr. 30, 2002

CC&Rs - Master Deed
HARBOR COVE CONDOMINIUM ASSOCIATION

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\$ 63.00 MISCELLANEOUS RECORDING

SECOND AMENDMENT TO MASTER DEED OF 2.00 RENOVATION
 HARBOR COVE-WATERFORD CONDOMINIUM FEB 97 10:35 A.M. RECEIPT# 46
 REPLAT NUMBER 2 OF OAKLAND COUNTY CONDOMINIUM RECORDED - OAKLAND COUNTY
 SUBDIVISION PLAN NUMBER 841 LYNN D. ALLEN, CLERK/REGISTER OF DEEDS

This Second Amendment to Master Deed and Replat Number 2 is made and executed this 19 day of December by L.A.L. Construction Company, a Michigan Corporation, (Developer), whose address is 2274 West Maple Ave., Flint, Michigan 48507 and whose phone No. is 810-232-2550.

The purposes of and reasons for making this Second Amendment to Master Deed and Replat Number 2, are hereby set forth as follows:

Developer made and recorded a Condominium Master Deed establishing Harbor Cove Condominium as Oakland County Condominium Subdivision Plan 841, situated in Waterford Township, which Master Deed was recorded in Liber 14244, Pages 828 through 888, Oakland County Records.

Developer made the First Amendment to Harbor Cove Condominium Master Deed for purposes of changing the name of the Condominium Project to Harbor Cove - Waterford Condominium and recorded said First Amendment in Liber 14284, Page 517, Oakland County Records.

In Article VIII of the original Master Deed, the Developer established Harbor Cove - Waterford Condominium to be an expandable condominium.

Developer now wishes to expand the condominium by adding three (3) additional buildings, Building #3 to include Units 19 through 26, Building #4 to include Units 27 through 34 and Building #5 to include Units 35 through 38, and the land around the buildings. Such expansion shall be known as Phase II of the Condominium Project.

Additionally, Developer wishes to clearly delineate Phases I and II of the Condominium Project and to identify design changes in Units 1, 2, 7 and 8, in Phase I, by making certain changes to Exhibit B of the original Master Deed.

63.00
2.00
G.T.
9000841

NOW, THEREFORE, Developer hereby amends and replats Harbor Cove - Waterford Condominium as follows:

1) Legal Description. The legal description in Article II entitled "Legal Description" and as contained in Exhibit D to the original Master Deed and designated as "Must Be Built" is hereby

RECORDED

F:\ass\files\word\forms\HCAMEND.doc

037565

OK - T. SMITH

OK - G.M.

OAKLAND COUNTY CLERK/REGISTER OF DEEDS
 I HEREBY CERTIFY that there are no TAXES or TITLES
 held by the state or any individual against the within description
 and all TAXES on same are paid for five years previous to the
 date of this instrument, as appears by the records in the office
 except as noted.

C. HUGH DOHANY

12 27 96

C. HUGH DOHANY, County Treasurer
Sec. 135, Act 208, 1993 as amended

amended in its entirety to reflect the new legal description of the portion of the Condominium which "Must Be Built":

Phase I and Phase II Description: Part of the SW 1/4 of Section 3, Town 3 North, Range 9 East, Waterford Township, Oakland County, Michigan. Described as beginning at a point distant S46°-01'-50"W, 816.60' Feet, S42°-25'-40"E, 50.00 Feet. N46°-01'-50"E, 800.00' Feet, and S42°-25'40"E, 587.25' Feet from the most Easterly corner of the Recorded Plat of "Eagle Lake Heights", and running thence N57°-24'-49"E, 327.50 Feet; Thence N38°-00'-00"E, 40.00' Feet; Thence N27°-00'00"W, 92.13" Feet; Thence N65°16'40"E, 20.00' Feet; Thence S51°-39'19"E, 274.30' Feet; Thence N 66°-30'33"E, 80.52' Feet; Thence S01°-41'00"W, 300.00' Feet; Thence N89°-19'00"W, 108.94' Feet; Thence S47°-39'-20"W, 237.49' Feet; Thence N42°-25'-40"W, 404.08' Feet to the point of beginning. pt 13-03-301-007

Being part of Oakland County Condominium Subdivision Plan No. 841. Containing 174,545.77 Square Feet or 4.007 Acres more or less.

2) Percentage of Value. Article VI(B) sets forth the percentage of value assigned to each unit in the Condominium. To reflect the addition of new units, Article VI(B) is hereby amended as follows to reflect the new percentage value for each unit in the Condominium Project:

(B) The percentage of value assigned to each unit is set forth in this ARTICLE and shall be determinative of the proportionate share of each respective co-owner in the proceeds and expenses or the administration (except as provided in ARTICLE IV C above) and the value of such co-owner's vote at meetings of the Association and the undivided interest of the co-owner in the common elements.

The total percentage value of the Condominium is One Hundred (100%) percent. Individual unit percentage of value shall be as follows:

Schedule of Percentage Value

<u>Unit Numbers According to Plan</u>	<u>Percentage For Each Unit</u>
Building #1	
Unit 1	0.02632
Unit 2	0.02632
Unit 3	0.02632
Unit 4	0.02632
Unit 5	0.02632
Unit 6	0.02632
Unit 7	0.02632
Unit 8	0.02632

Sheet #1

Building #2		
Unit 9		0.02632
Unit 10		0.02632
Unit 11		0.02632
Unit 12		0.02632
Unit 13		0.02632
Unit 14		0.02632
Unit 15		0.02632
Unit 16		0.02632
Unit 17		0.02632
Unit 18		0.02632
Building #3		
Unit 19		0.02632
Unit 20		0.02632
Unit 21		0.02632
Unit 22		0.02632
Unit 23		0.02632
Unit 24		0.02632
Unit 25		0.02632
Unit 26		0.02632
Building #4		
Unit 27		0.02632
Unit 28		0.02632
Unit 29		0.02632
Unit 30		0.02632
Unit 31		0.02632
Unit 32		0.02632
Unit 33		0.02632
Unit 34		0.02632
Building #5		
Unit 35		0.02632
Unit 36		0.02632
Unit 37		0.02632
Unit 38		0.02632
TOTAL:		100%

Phase #1

Phase #2

Phase #3

*Phase #2
eliminated
in 3rd
amendment*

The method used by the Developer to determine the foregoing percentages was to determine that the allocable expenses of maintenance for each unit should be approximately equal after adjustment. The formula used by the Developer was, with minor adjustments, to divide the total percentage value of the Condominium by the number of units developed through the Second Amendment.

3) Expandable Area. Paragraph D of Article VIII is hereby amended to reflect the following new legal descriptions of the expandable area of the condominium project and hereby reads as follows:

A. The land upon which the Condominium may be expanded and upon which additional units, if any, may be constructed, is legally described as follows:

Part of the Southwest 1/4 of Section 3 and part of the Southeast 1/4 of Section 4, Town 3 North, Range 9 East, Waterford Township, Oakland County, Michigan. Described as beginning at a point distant S46-01'-50"W, 816.60' Feet, S42-25'-40"E, 50.00' Feet, N46-01'-50"E, 800.00' Feet, and S42-25'-40"E, 464.47' Feet from the most Easterly Corner of "Eagle Lake Heights", and running thence, N52-03'-58"E, 102.53' Feet; Thence N58-35'-03"E, 126.99' Feet; Thence N65-16'-40"E, 187.71' Feet; Thence 251-39'-19"E, 274.30' Feet; Thence N66-30'-33"E, 80.52" Feet; Thence S01-41'-00"W, 300.00' Feet; Thence N89-19'-00"W, 108.94' Feet; Thence S47--39'-20"W, 237.49' Feet; Thence N42-25'-40"W, 625.86' Feet to the point of beginning.

Being part of Oakland County Condominium Subdivision Plan No. 841. Containing 221,008.73 Square Feet or 5.08 Acres more or less.

Minus the following parcel:

Part of the SW 1/4 of Section 3, Town 3 North, Range 9 East, Waterford Township, Oakland County, Michigan. Described as beginning at a point distant S46°-01'-50"W, 816.60' Feet, S42°-25'-40"E, 50.00 Feet. N46°-01'-50"E, 800.00' Feet, and S42°-25'40"E, 587.25' Feet from the most Easterly corner of the Recorded Plat of "Eagle Lake Heights", and running thence N57°-24'-49"E, 327.50 Feet; Thence N38°-00'-00"E, 40.00' Feet; Thence N27°-00'00"W, 92.13" Feet; Thence N65°16'40"E, 20.00' Feet; Thence S51°-39'19"E, 274.30' Feet; Thence N 66°-30'33"E, 80.52' Feet; Thence S01°-41'00"W, 300.00' Feet; Thence N89°-19'00"W, 108.94' Feet; Thence S47°-39'-20"W, 237.49' Feet; Thence N42°-25'-40"W, 404.08' Feet to the point of beginning.

Being part of Oakland County Condominium Subdivision Plan No. 841. Containing 174,545.77 Square Feet or 4.007 Acres more of less.

Hereinafter referred to as "additional land" all of which is presently owned by the Developer.

4) Replat of Condominium Subdivision Plan. Sheet numbers 1 through 21 of Oakland County Condominium Subdivision Plan number 841, attached as Exhibit "B" to the original Master Deed, are hereby replaced in their entirety with the attached exhibit "B" sheets 1 through 24. Attached hereto and incorporated herein by reference are the new and revised sheets 1 through 24 of Replat Number 2, Oakland County Condominium Subdivision number 841.

With the exception of the specific amendments made herein, the above described Master Deed for Harbor Cove-Waterford Condominium remains unchanged in all other respects.

IN WITNESS WHEREOF, I have signed this Second Amendment to Master Deed of Harbor Cove-Waterford Condominium as of this 19 day of December, 1996.

WITNESSES:

DEVELOPER:

Alpha Bock
Stephen J. Bock
MICHAEL R. COLE

L.A.L. Construction Company
BY: Keith A. Lawrence
Keith A. Lawrence, President

STATE OF MICHIGAN)
) SS
COUNTY OF GENESEE)

Subscribed and sworn to before me this 19 day of December, 1996, by Keith A. Lawrence, President of L.A.L. Construction Co.

Dolores A. Baranski
Notary Public
Genesee County, Michigan
My Commission Expires: _____

DOLORIS A. BARANSKI
Notary Public, Genesee County, Michigan
Acting in Oakland County
My Commission Expires June 3, 1999

Drafted By:

When recorded return to:

CLINE, CLINE & GRIFFIN, P.C.
Timothy H. Knecht (P30377)
1000 Mott Foundation Building
Flint, MI 48502
(810) 232-3141

L.A.L. Construction Co.
2274 West Maple Ave.
Flint, MI 48507
(810) 232-2550

LIBER 16996 (1527

OAKLAND COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 841

EXHIBIT B TO THE SECOND AMMENDMENT TO MASTER DEED OF HARBOR COVE-WATERFORD CONDOMINIUM HARBOR COVE - WATERFORD CONDOMINIUM WATERFORD TOWNSHIP, MICHIGAN

SURVEYOR:
DEKEYSER SURVEYING
8080 NORTHRUP ST.
WATERFORD, MICHIGAN 48328
PHONE NO. 313-625-1518

ARCHITECT:
TMA
817 E. KEARSLEY ST.
FLINT, MICHIGAN 48503
PHONE NO. 810-767-5600

DEVELOPER:
L.A.L. CONSTRUCTION COMPANY
2274 WEST MAPLE AVE.
FLINT, MICHIGAN 48507
PHONE NO. 810-232-2550

- SHEET INDEX**
- *1. TITLE SHEET
 - *2. COMPOSITE PLAN
 - *3. SITE - SURVEY PLAN (PHASE I)
 - *4. SITE - SURVEY PLAN (PHASE II)
 - *5. UTILITY PLAN
 - *6. SITE - SURVEY PLAN (PHASE III)
 - *7. FLOOR PLANS - UNIT TYPE C
UNITS: 24CL, 30CU, 31CL, 36CU, 49CL, 46CU, 41CL, 30CU, 37CL, 30CU
 - *8. FLOOR PLANS - UNIT TYPE C
UNITS: 31CL, 32CU, 34CL, 40CU, 31CL, 32CU, 34CL, 30CU
 - *9. FLOOR PLANS - UNIT TYPE E
UNITS: 33EL, 34EU, 41EL, 42EU, 35EL, 34EU, 01EL, 02EU
 - *10. FLOOR PLANS - UNIT TYPE E
UNITS: 37EL, 32EU, 35EL, 36EU, 43EL, 44EU, 47EL, 48EU, 55EL, 36EU
 - *11. FLOOR PLANS - BASEMENT - UNIT TYPE E
 - *12. PERIMETER PLAN - BUILDING 3
 - *13. PERIMETER PLAN - BUILDING 4
 - *14. PERIMETER PLAN - BUILDING 5
 - *15. PERIMETER PLAN - BUILDING 6
 - *16. PERIMETER PLAN - BUILDING 7
 - *17. FLOOR PLANS - UNIT TYPE E1
UNITS: 12L, 25U
 - *18. FLOOR PLANS - UNIT TYPE E1
UNITS: 12L, 25U
 - *19. FLOOR PLANS - BASEMENT - UNIT TYPE E1
 - *20. PERIMETER PLAN - BUILDING 1
 - *21. PERIMETER PLAN - GARAGES
 - *22. FLOOR PLAN & CROSS SECTIONS - GARAGES
 - *23. CROSS SECTION A-B - UNIT C
 - *24. CROSS SECTION C-D - UNIT E

CONDOMINIUM LEGAL DESCRIPTION (HARBOR COVE)

PART OF THE SW 1/4 OF SECTION 3, TOWN 3 NORTH, RANGE 4 EAST, WATERFORD TOWNSHIP, OAKLAND COUNTY, MICHIGAN, DESCRIBED AS BEGINNING AT A POINT DISTANT 546'-01"-50 1/2" 816.67 FEET, 542'-23"-40 1/2" 50.00 FEET, N48'-01"-50 1/2" 800.00 FEET, AND 542'-23"-40 1/2" 507.25 FEET FROM THE MOST EASTERLY CORNER OF THE RECORDED PLAT OF "EAGLE LAKE HEIGHTS", AND RUNNING THENCE N87'-24"-41 1/2" 321.50 FEET; THENCE N85'-00"-00 1/2" 40.00 FEET; THENCE N17'-00"-00 1/2" 42.31 FEET; THENCE N65'-10"-40 1/2" 30.00 FEET; THENCE S51'-54"-14 1/2" 274.50 FEET; THENCE N66'-30"-55 1/2" 80.52 FEET; THENCE S01'-41"-00 1/2" 300.00 FEET; THENCE N84'-11"-00 1/2" 109.44 FEET; THENCE S47'-24"-20 1/2" 237.44 FEET; THENCE N42'-23"-40 1/2" 404.09 FEET TO THE POINT OF BEGINNING, CONTAINING 174,545.71 SQUARE FEET OR 4.007 ACRES MORE OR LESS.

LEGAL DESCRIPTION OF EXPANDABLE AREA

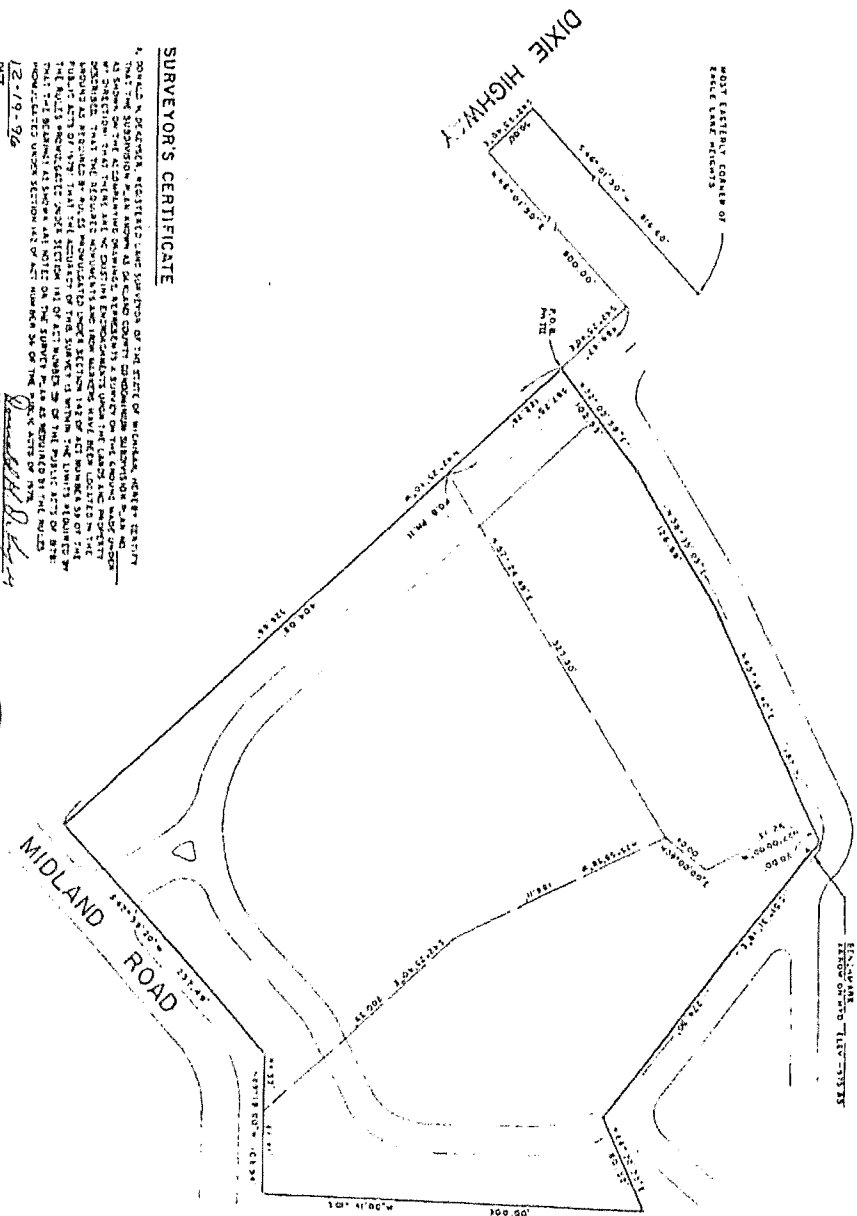
PART OF THE SW 1/4 OF SECTION 3, TOWN 3 NORTH, RANGE 4 EAST, WATERFORD TOWNSHIP, OAKLAND COUNTY, MICHIGAN, DESCRIBED AS BEGINNING AT A POINT DISTANT 546'-01"-50 1/2" 816.67 FEET, 542'-23"-40 1/2" 50.00 FEET, N48'-01"-50 1/2" 800.00 FEET, AND 542'-23"-40 1/2" 404.41 FEET FROM THE MOST EASTERLY CORNER OF "EAGLE LAKE HEIGHTS", AND RUNNING THENCE N87'-23"-50 1/2" 102.55 FEET; THENCE N85'-23"-03 1/2" 126.44 FEET; THENCE N83'-10"-40 1/2" 191.71 FEET; THENCE S81'-54"-14 1/2" 274.50 FEET; THENCE N66'-30"-55 1/2" 80.52 FEET; THENCE S01'-41"-00 1/2" 300.00 FEET; THENCE N84'-11"-00 1/2" 109.44 FEET; THENCE S47'-24"-20 1/2" 237.44 FEET; THENCE N42'-23"-40 1/2" 326.06 FEET TO THE POINT OF BEGINNING, EXCEPTING THEREFROM PART OF THE SW 1/4 OF SECTION 3, TOWN 3 NORTH, RANGE 4 EAST, WATERFORD TOWNSHIP, OAKLAND COUNTY, MICHIGAN, DESCRIBED AS BEGINNING AT A POINT DISTANT 546'-01"-50 1/2" 816.67 FEET, 542'-23"-40 1/2" 50.00 FEET, N48'-01"-50 1/2" 800.00 FEET, AND 542'-23"-40 1/2" 507.25 FEET FROM THE MOST EASTERLY CORNER OF THE RECORDED PLAT OF "EAGLE LAKE HEIGHTS", AND RUNNING THENCE N87'-24"-41 1/2" 321.50 FEET; THENCE N85'-00"-00 1/2" 40.00 FEET; THENCE N17'-00"-00 1/2" 42.31 FEET; THENCE N65'-10"-40 1/2" 30.00 FEET; THENCE S51'-54"-14 1/2" 274.50 FEET; THENCE N66'-30"-55 1/2" 80.52 FEET; THENCE S01'-41"-00 1/2" 300.00 FEET; THENCE N84'-11"-00 1/2" 109.44 FEET; THENCE S47'-24"-20 1/2" 237.44 FEET; THENCE N42'-23"-40 1/2" 404.09 FEET TO THE POINT OF BEGINNING, CONTAINING 463,426.86 SQUARE FEET OR 10.5 ACRES MORE OR LESS.

Handwritten signature and initials

SHEETS 1 - 24 REVISED 14 DEC 96

8-21-19-97

HARBOR COVE CONDOMINIUM

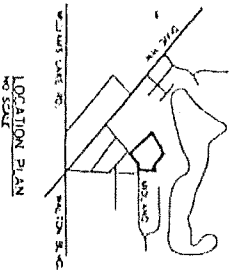
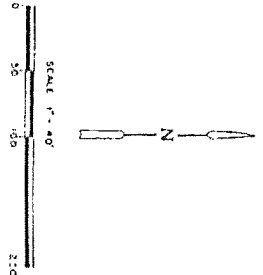


SURVEYOR'S CERTIFICATE

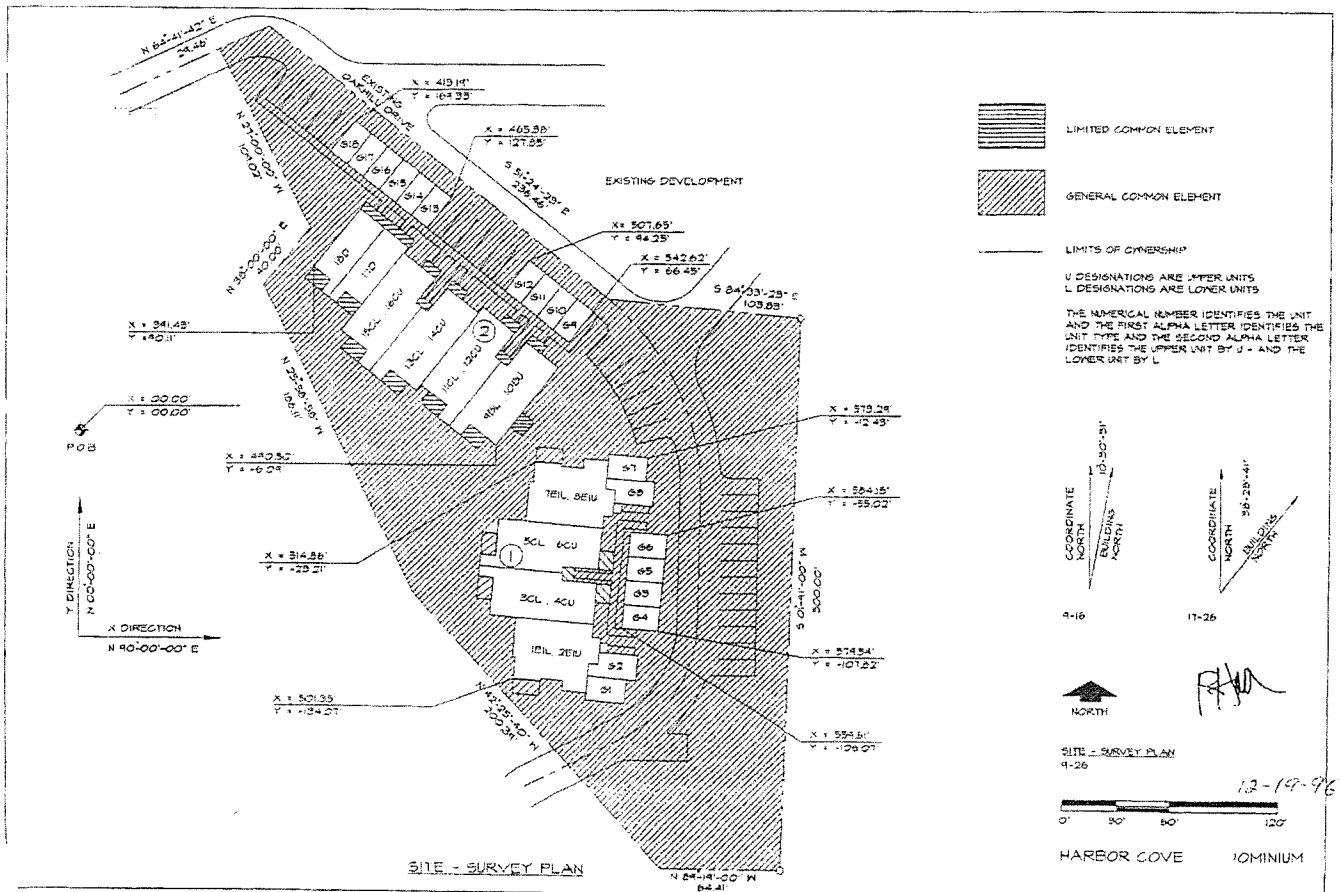
I, DONALD A. DECKER, registered land surveyor of the State of Michigan, do hereby certify that the subdivision plat herein is in full compliance with the provisions of the Act in relation to the subdivision of land and that the same is correct and true in all particulars. I have examined the records of the State of Michigan and find that the records show no existing or pending claims or interests in the property herein shown and that the same is not subject to any lien or claim of any kind. The boundaries shown are as shown on the survey plat as required by the Act. I have also examined the records of the State of Michigan and find that the same are correct and true in all particulars.

DATE: 12-19-97

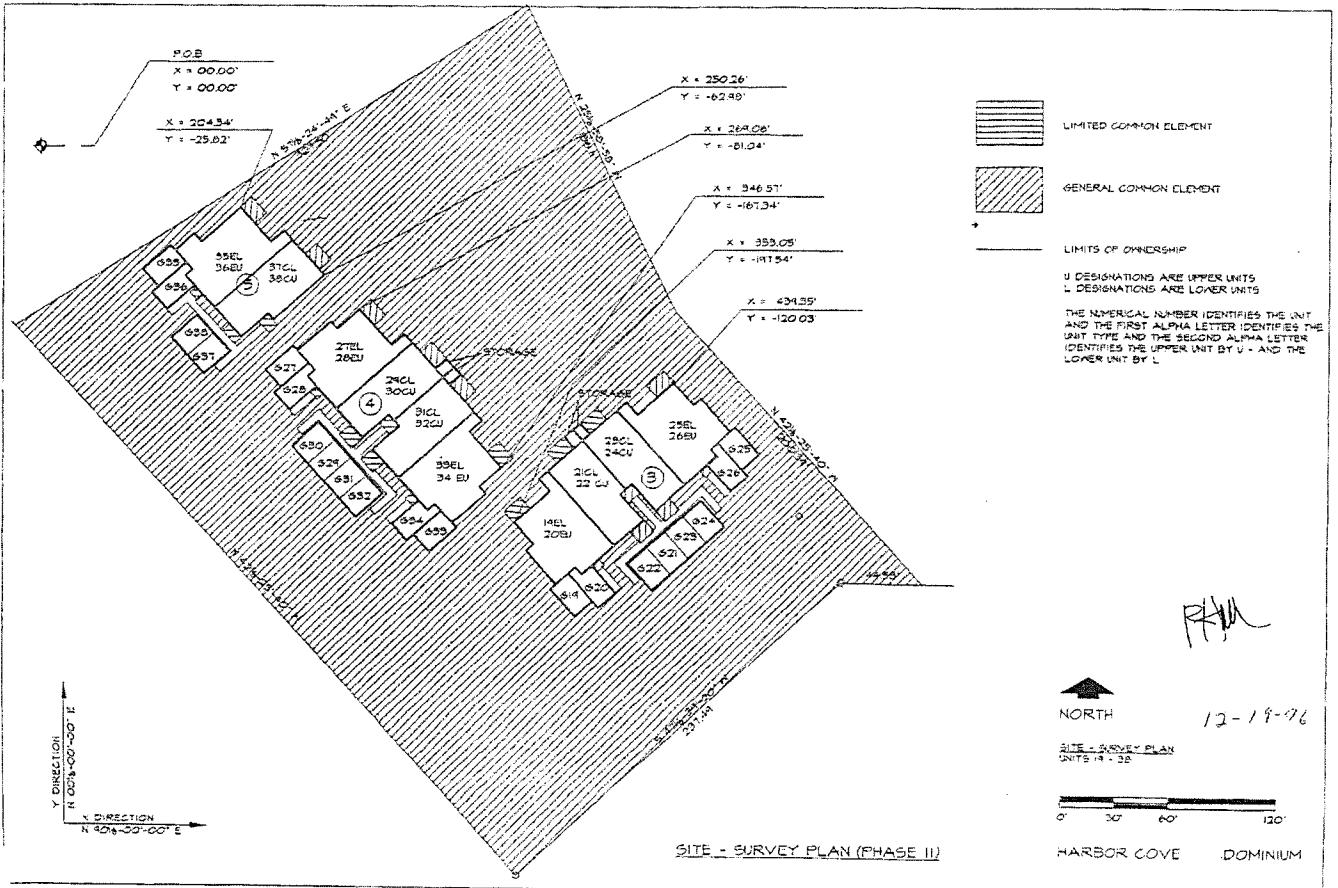
DONALD A. DECKER
 REGISTERED LAND SURVEYOR
 1530 EASTERN AVENUE
 WESTLAND, MI 48183



1012 10896 029



LIBR 169960530



- LIMITED COMMON ELEMENT
- GENERAL COMMON ELEMENT
- LIMITS OF OWNERSHIP

U DESIGNATIONS ARE UPPER UNITS
L DESIGNATIONS ARE LOWER UNITS
THE NUMERICAL NUMBER IDENTIFIES THE UNIT
AND THE FIRST ALPHA LETTER IDENTIFIES THE
UNIT TYPE AND THE SECOND ALPHA LETTER
IDENTIFIES THE UPPER UNIT BY U - AND THE
LOWER UNIT BY L

NORTH

12-19-76

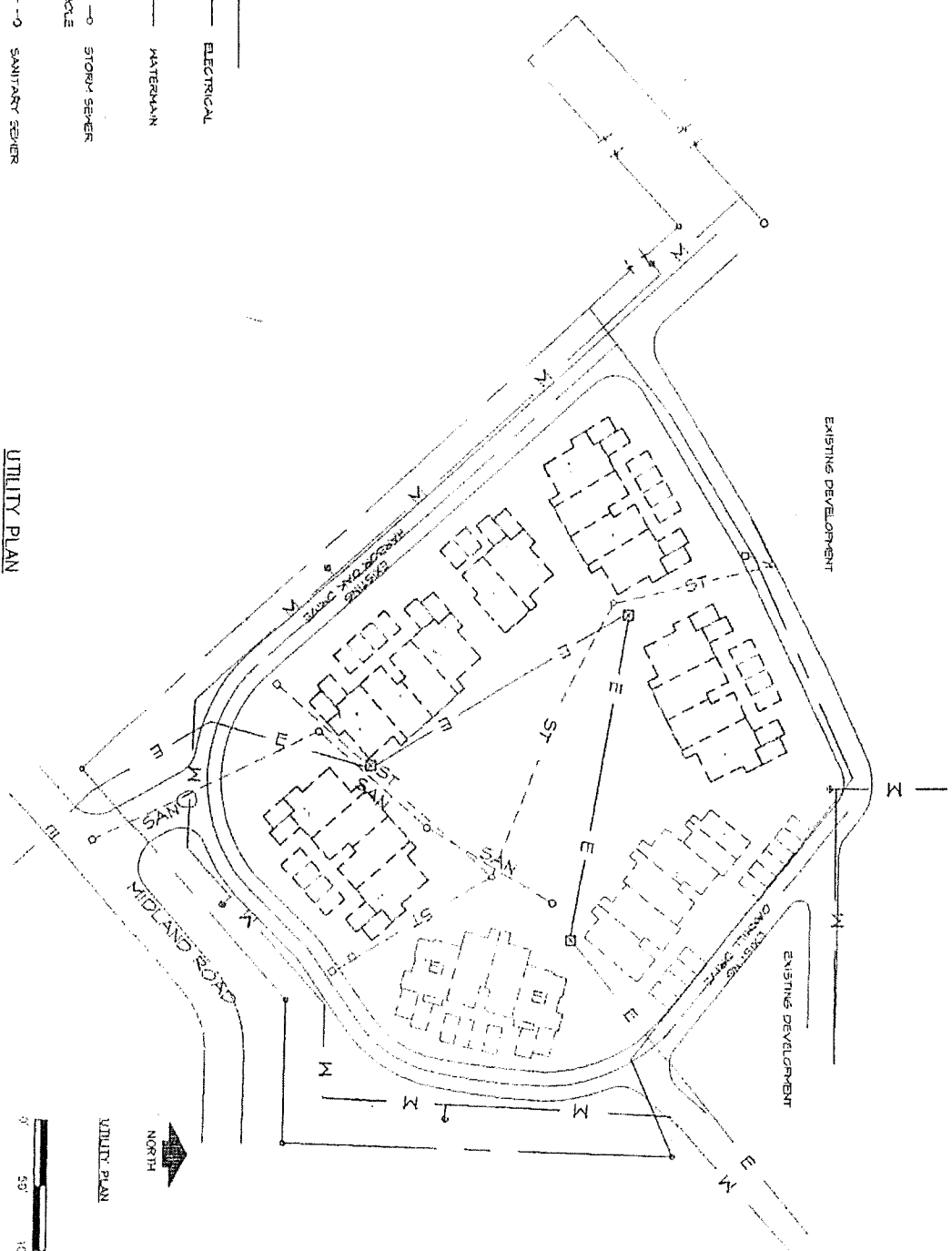
SITE - SURVEY PLAN
UNITS 14 - 32

0 30 60 120

HARBOR COVE DOMINIUM

SITE - SURVEY PLAN (PHASE II)

- LEGEND
- E ELECTRICAL TRANSFORMER
 - M WATERMAIN
 - ST STORY SEWER
 - M MANHOLE
 - SAN SANITARY SEWER MANHOLE



UTILITY PLAN



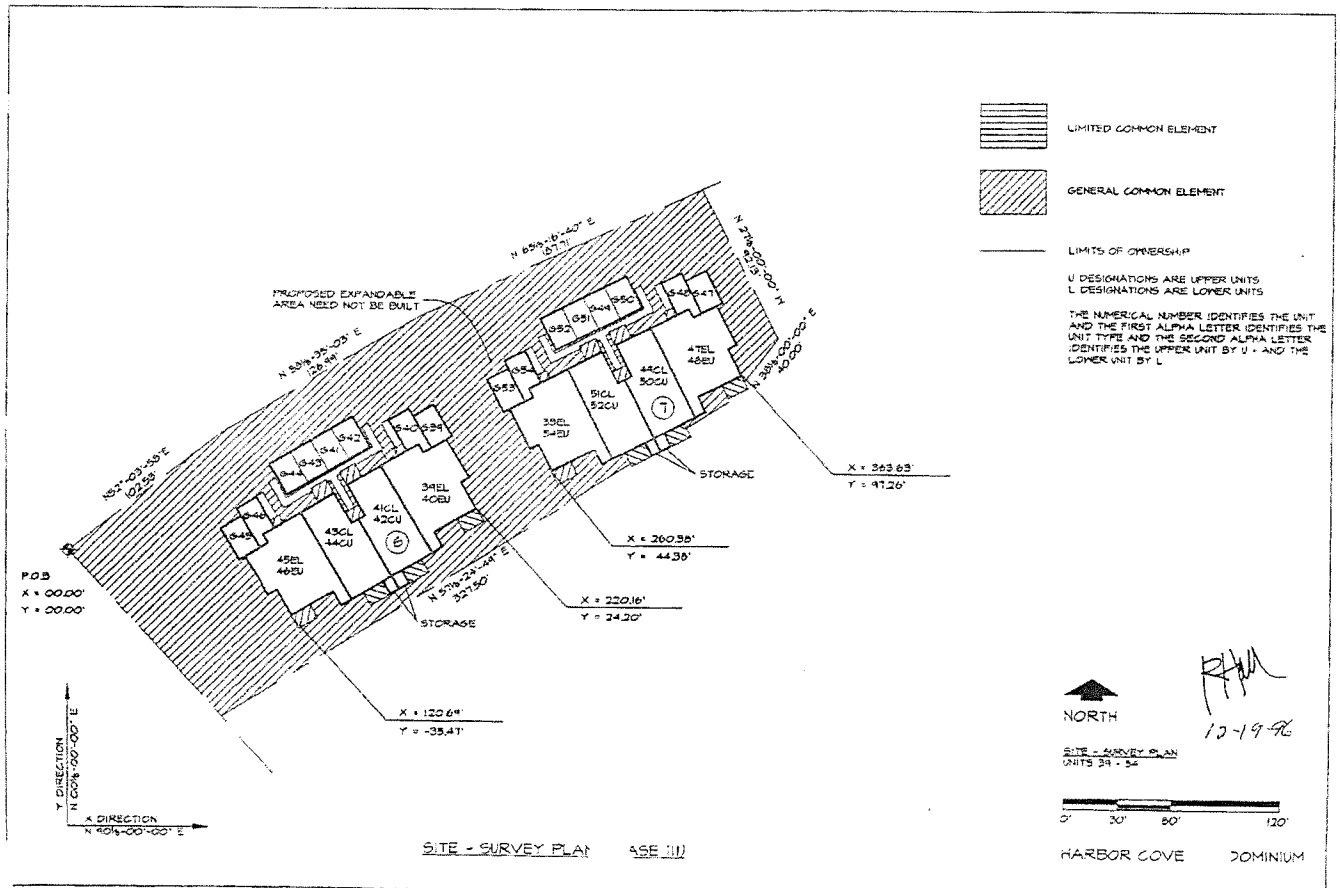
13-19-96

PKM

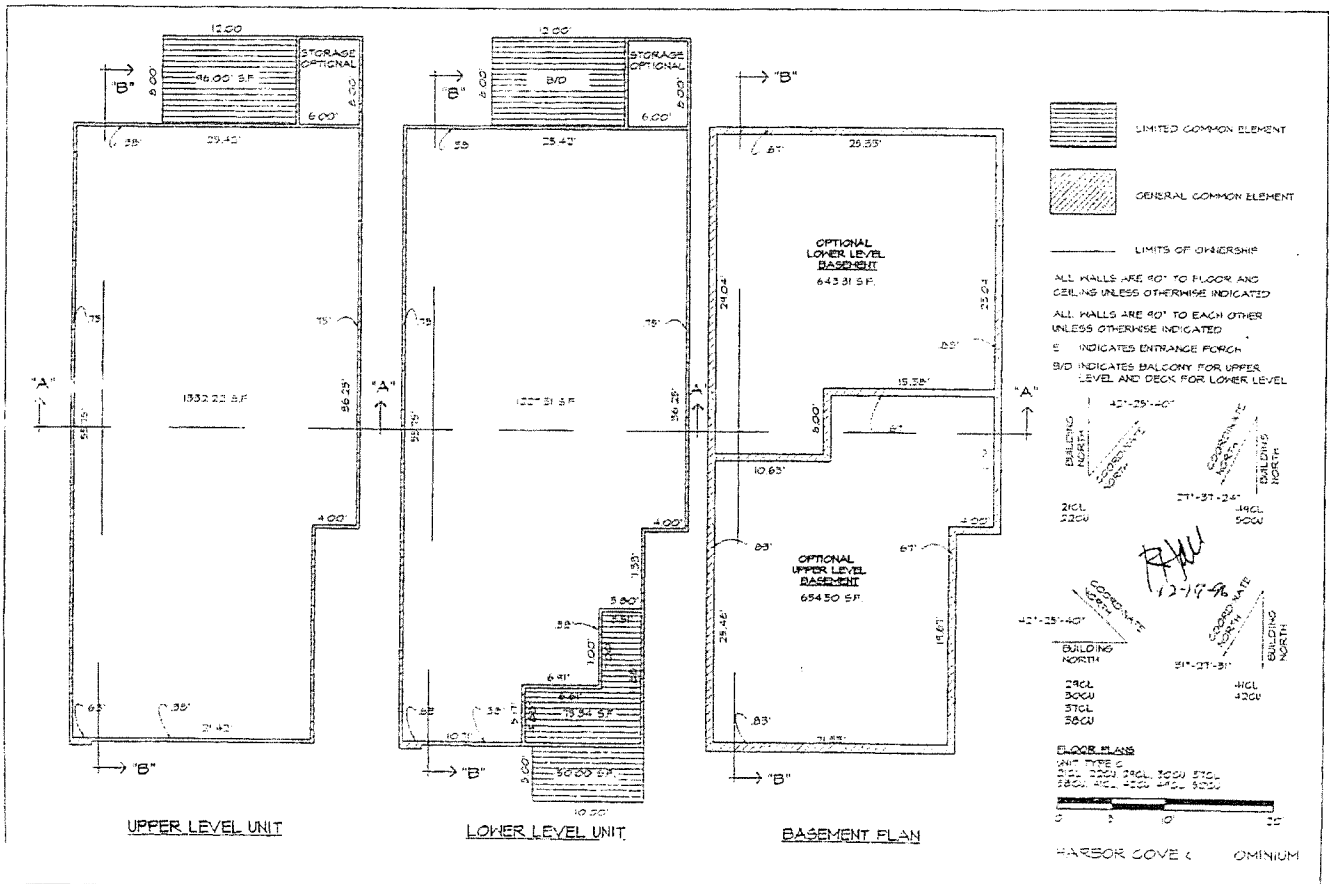


HARBOR COVE DOMINIUM

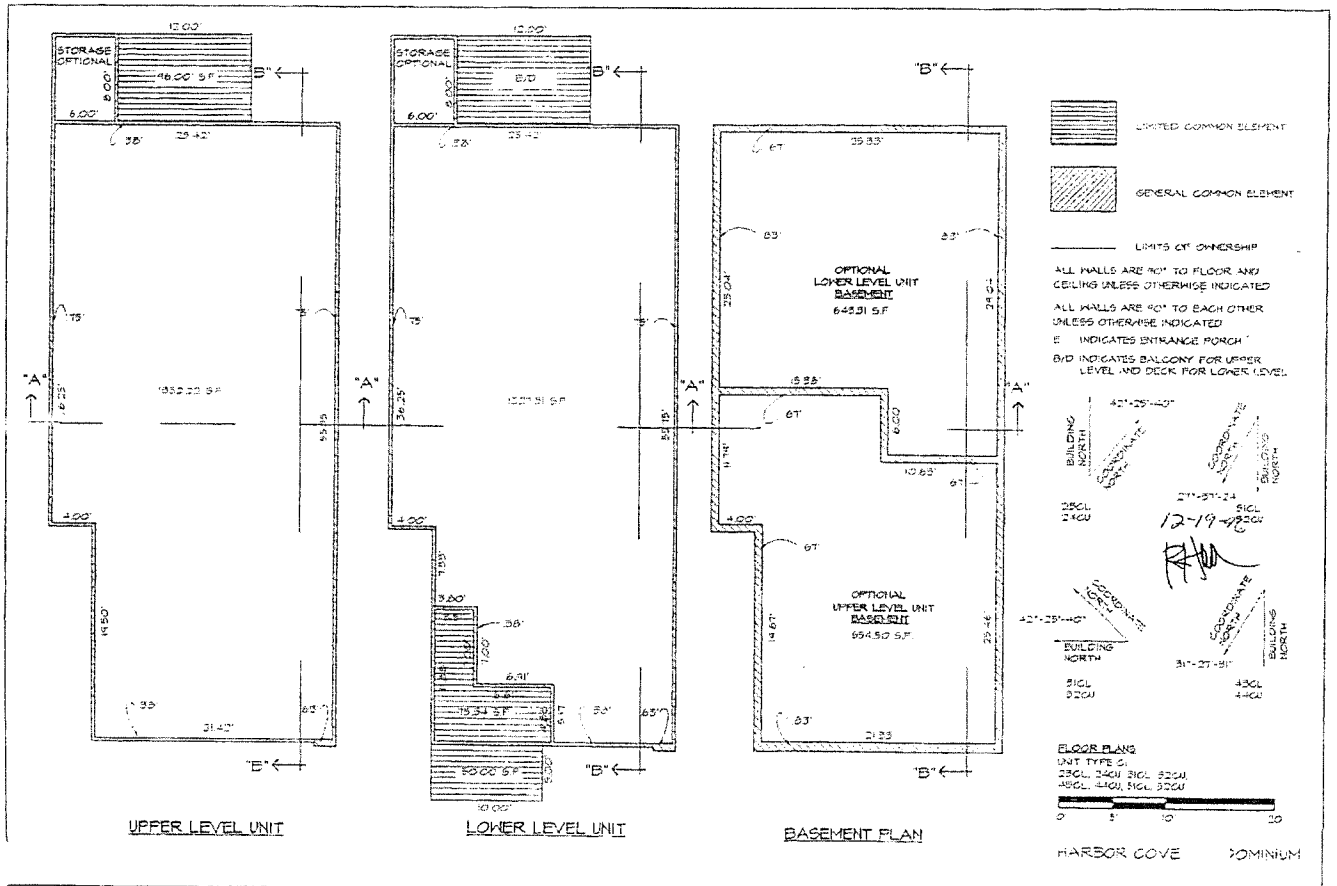
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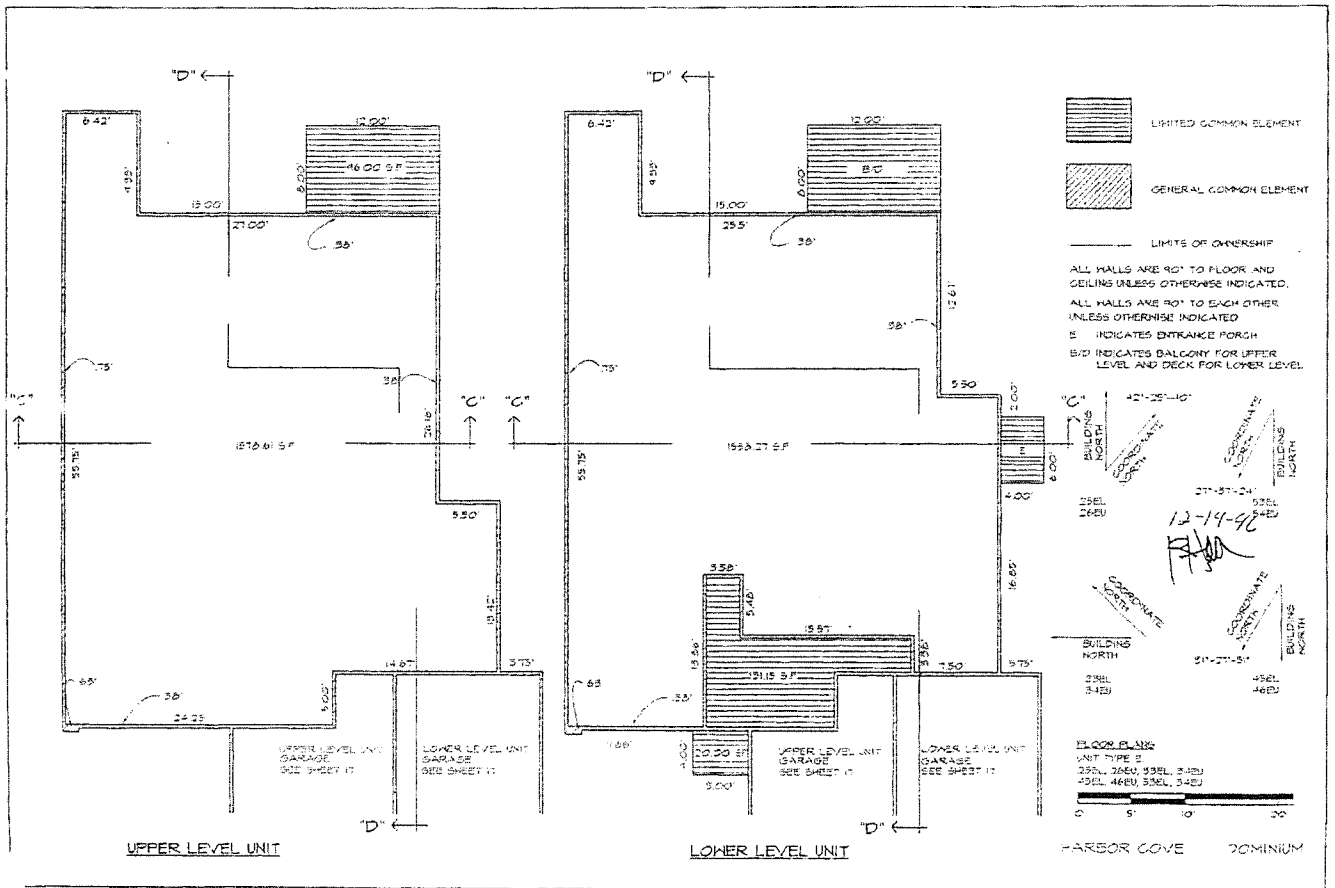
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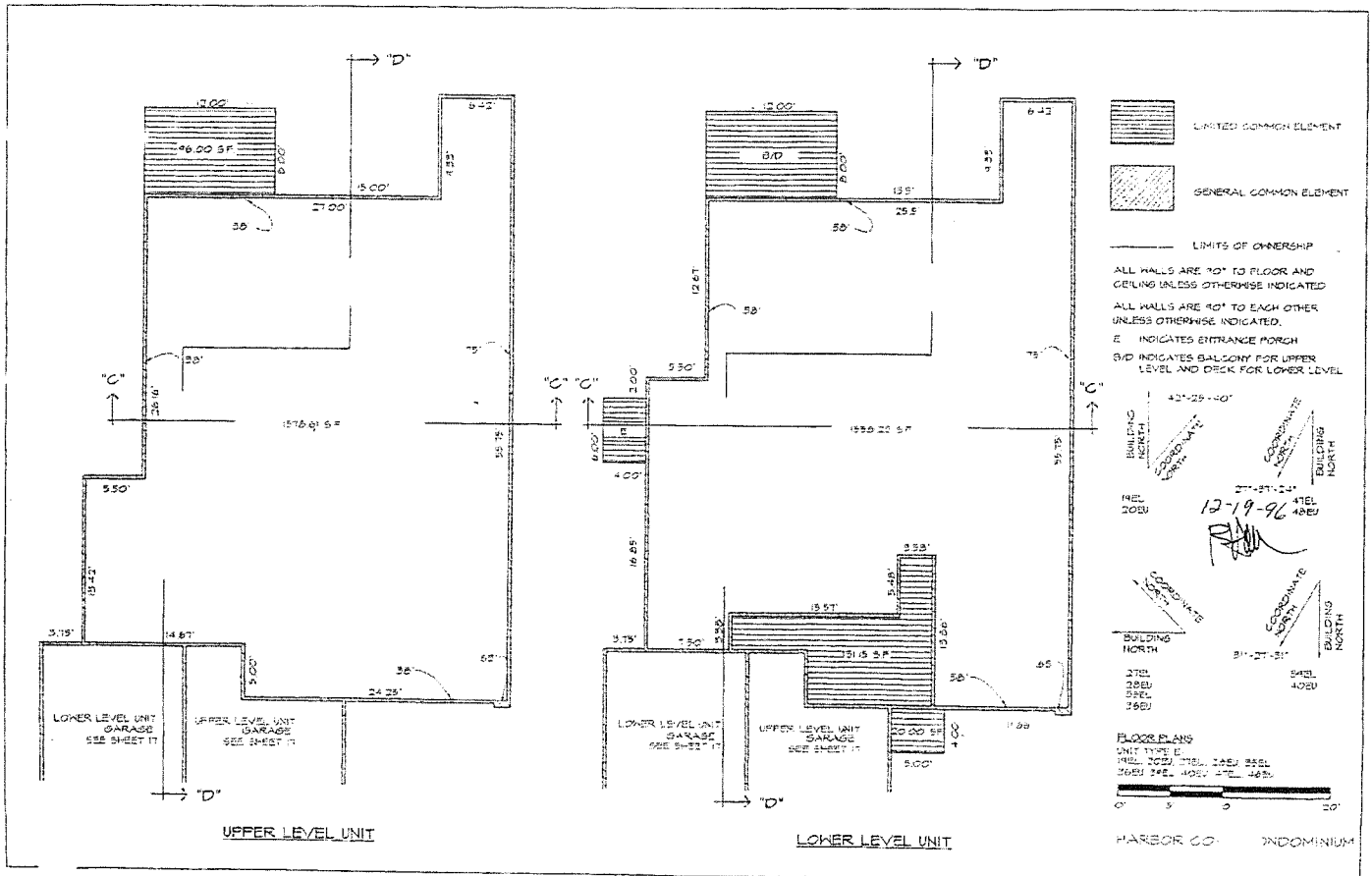
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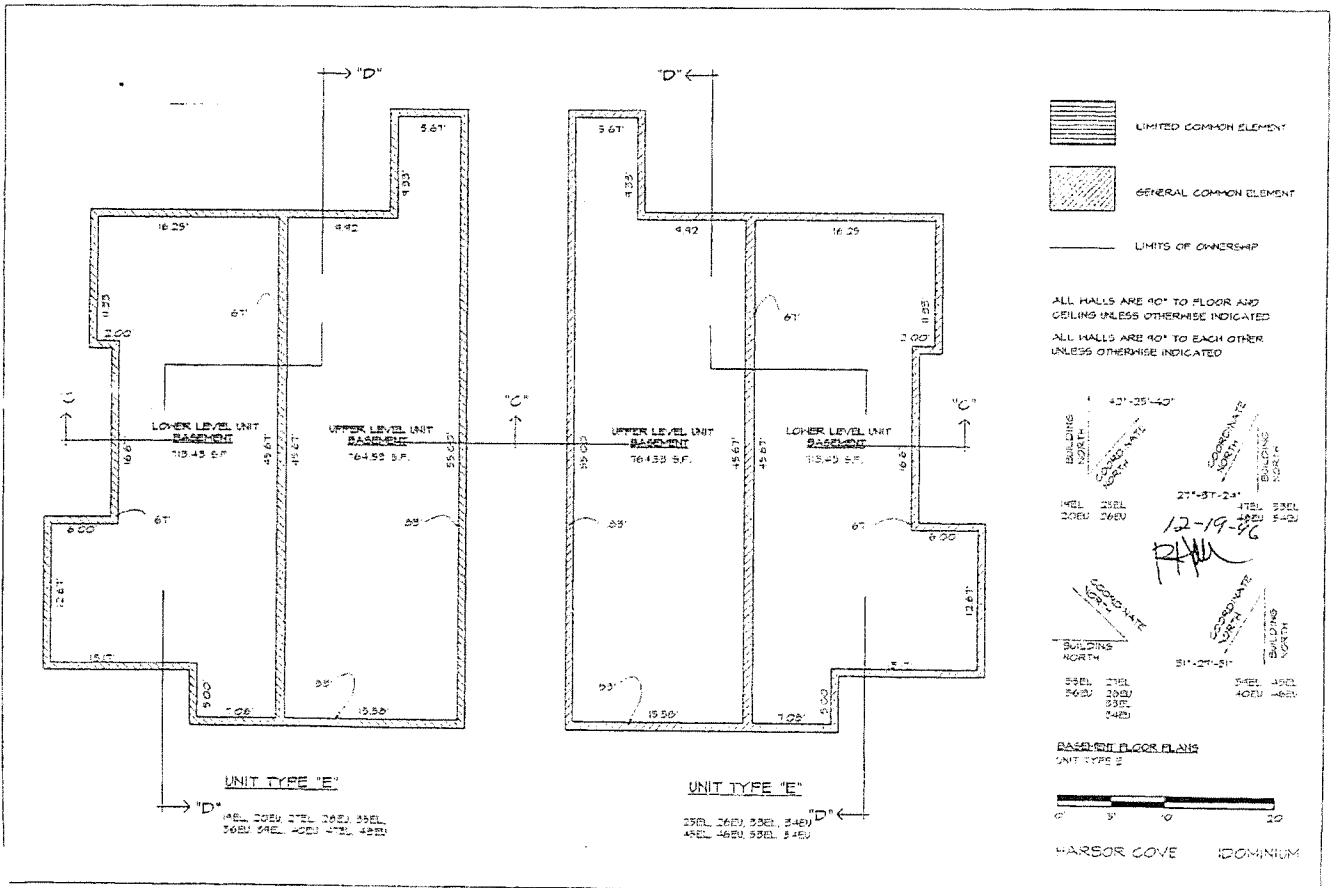
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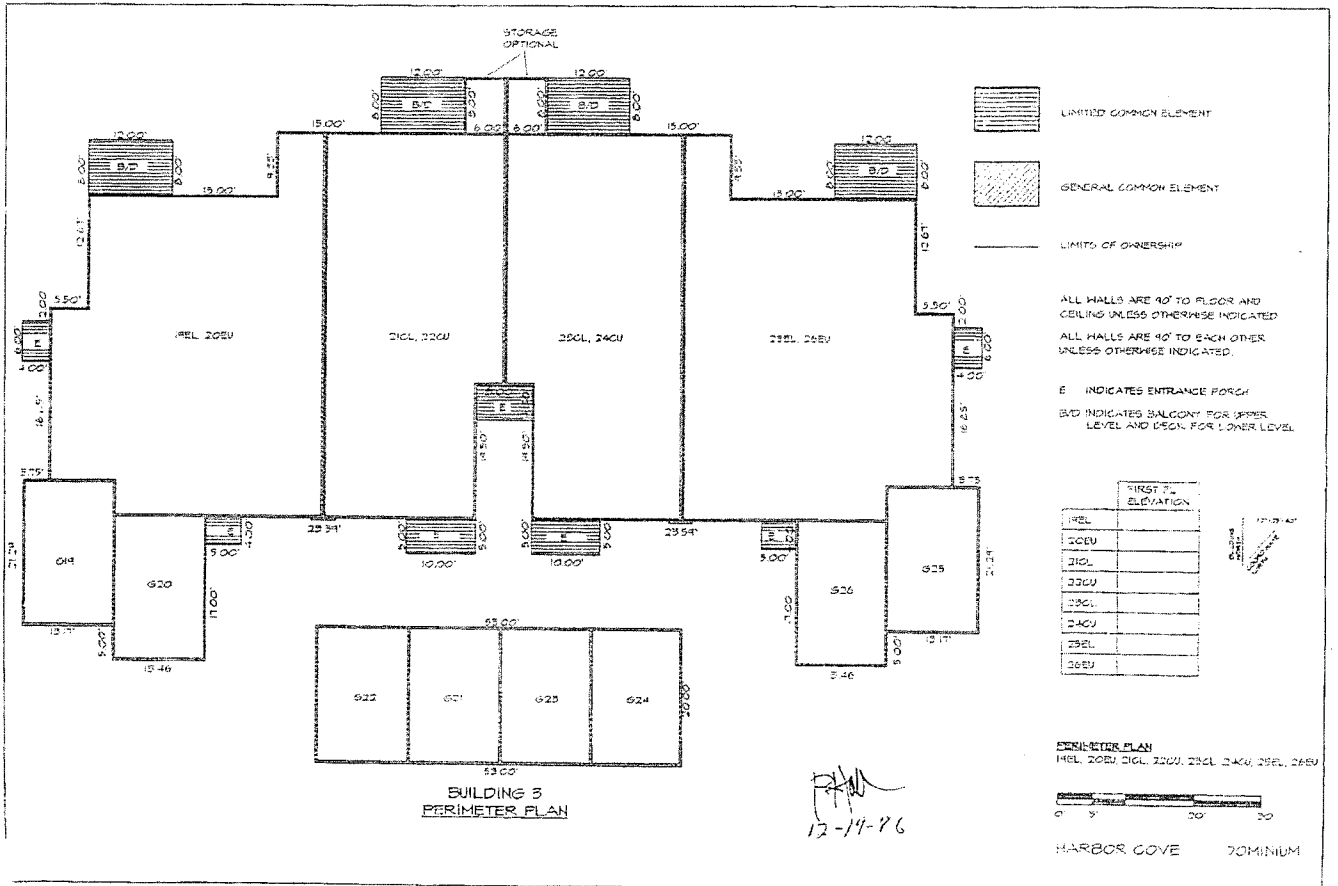
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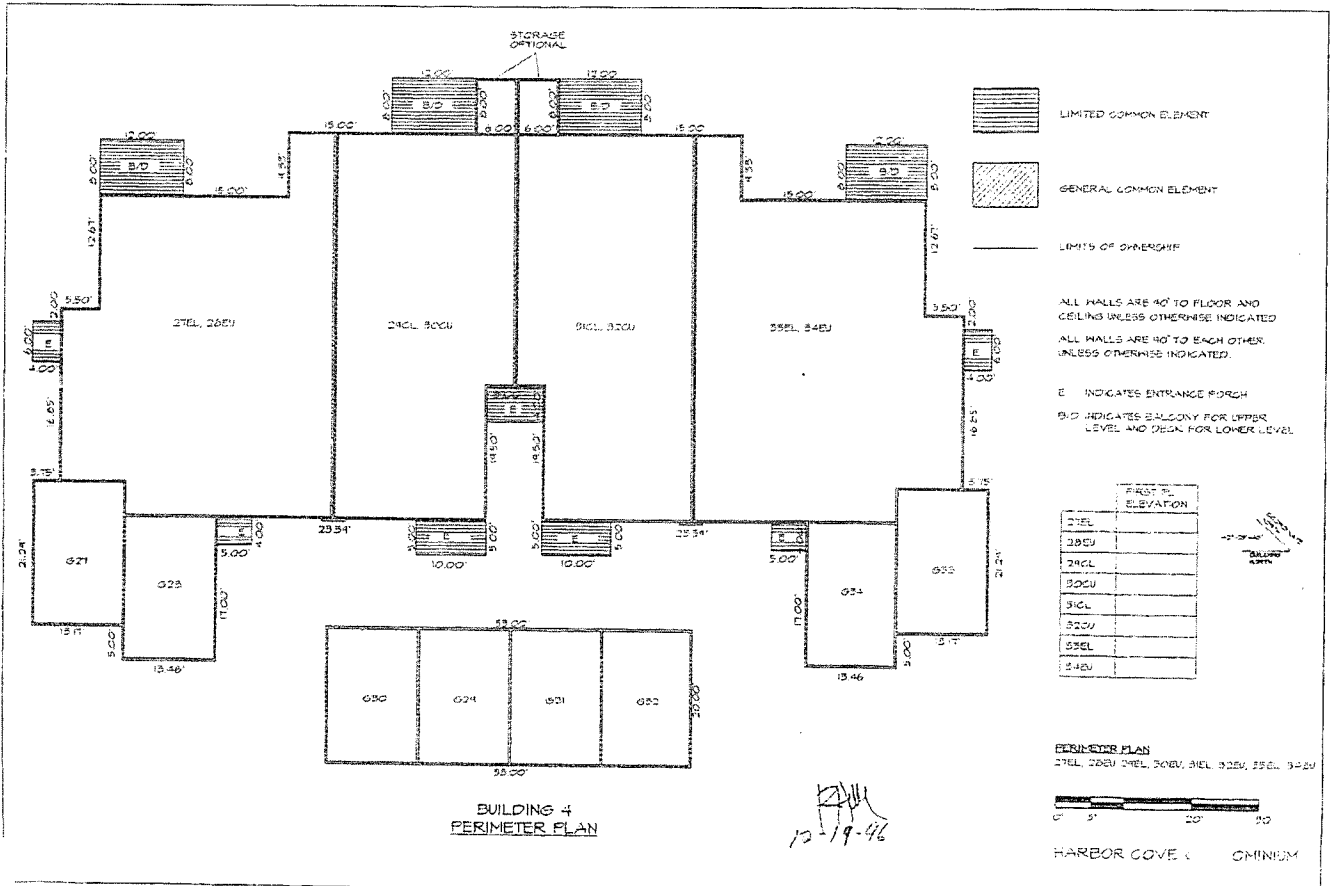
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UBR 169861538



LHA 169967539



- LIMITED COMMON ELEMENT
- GENERAL COMMON ELEMENT
- LIMITS OF OWNERSHIP

ALL HALLS ARE 90° TO FLOOR AND CEILING UNLESS OTHERWISE INDICATED
 ALL HALLS ARE 90° TO EACH OTHER UNLESS OTHERWISE INDICATED.
 E INDICATES ENTRANCE PORCH
 B/D INDICATES BALCONY FOR UPPER LEVEL AND DECK FOR LOWER LEVEL

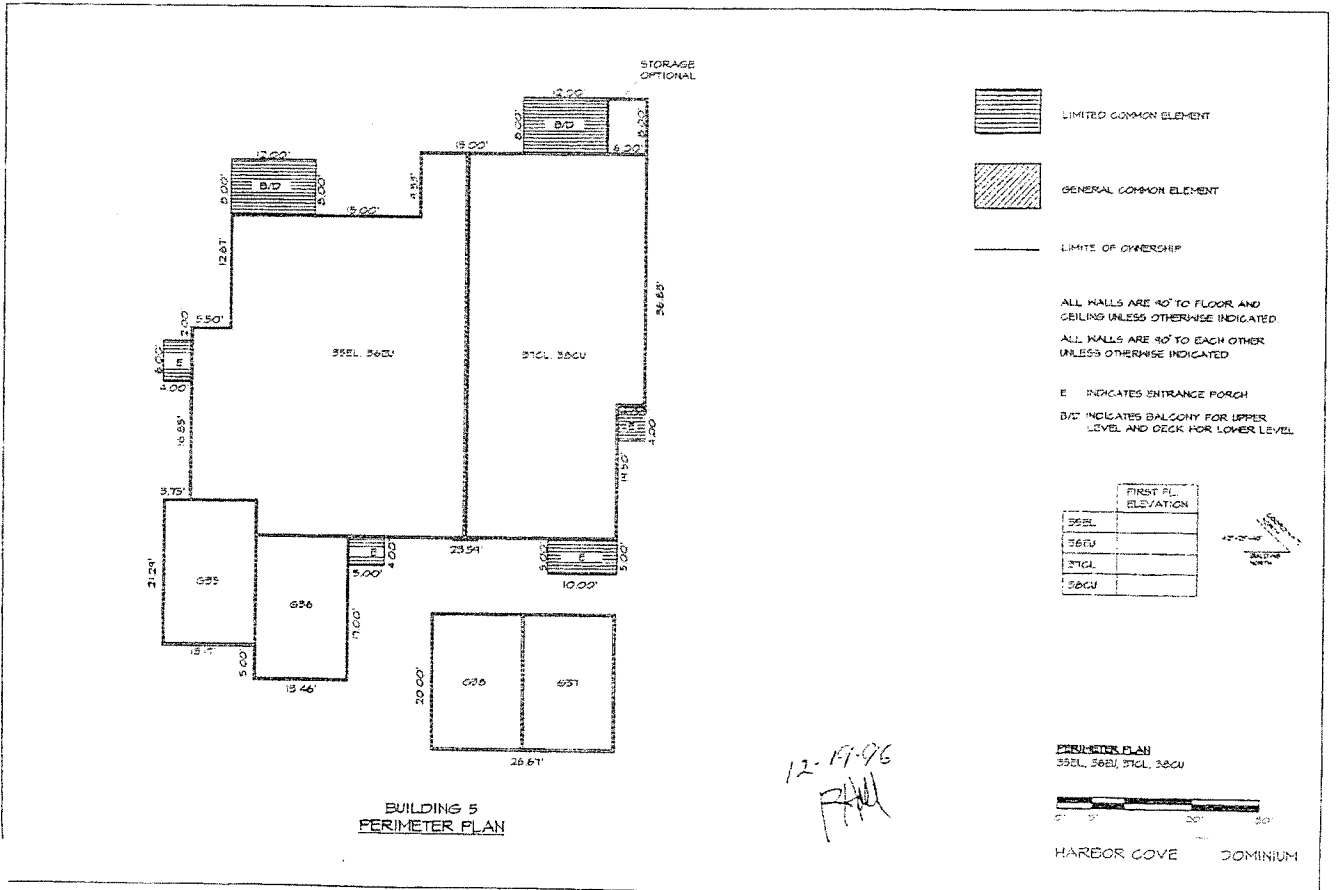
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27EL	
28EU	
29CL	
30CU	
31CL	
32CU	
33EL	
34EU	

PERIMETER PLAN
 27EL, 28EU, 29CL, 30CU, 31CL, 32CU, 33EL, 34EU

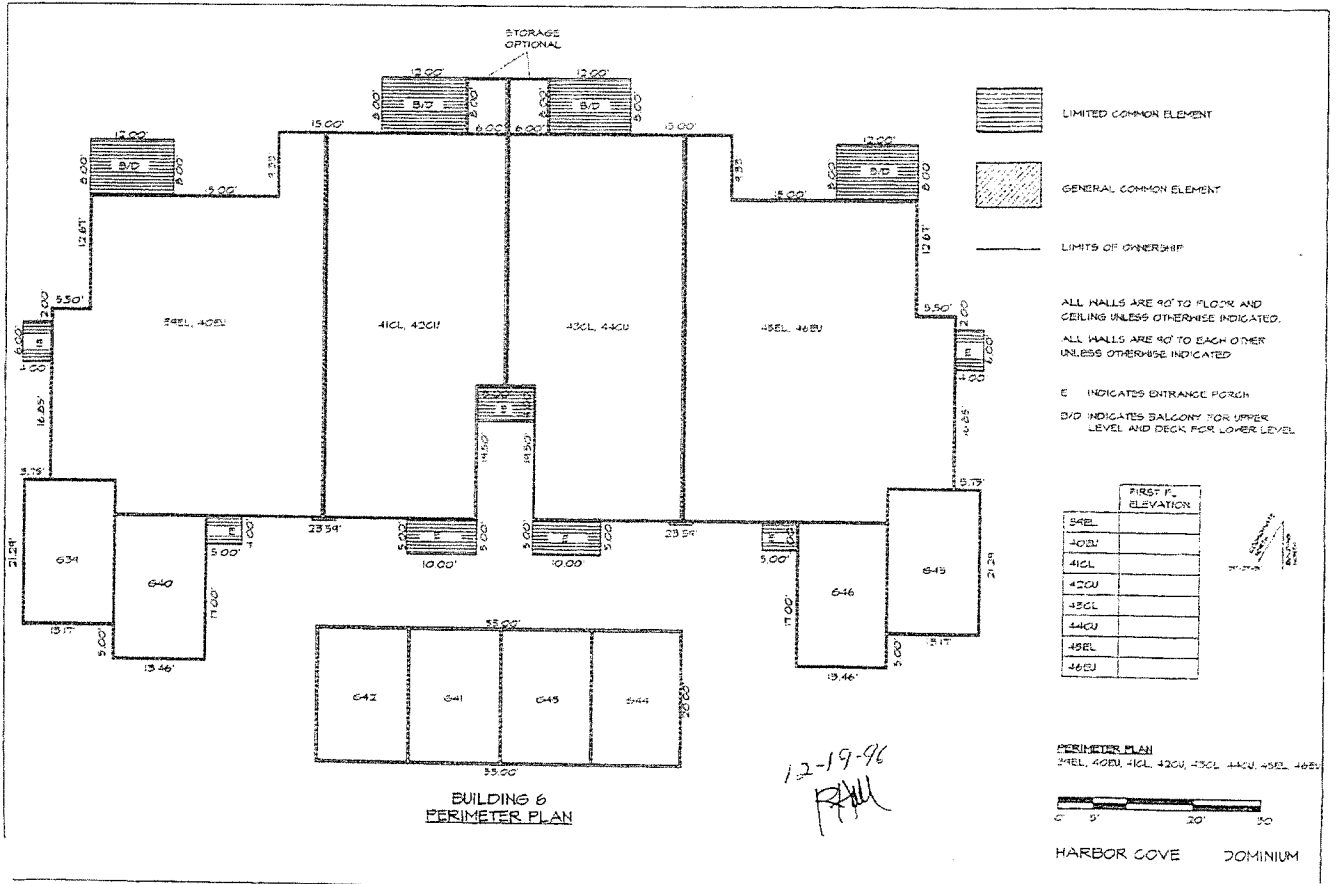


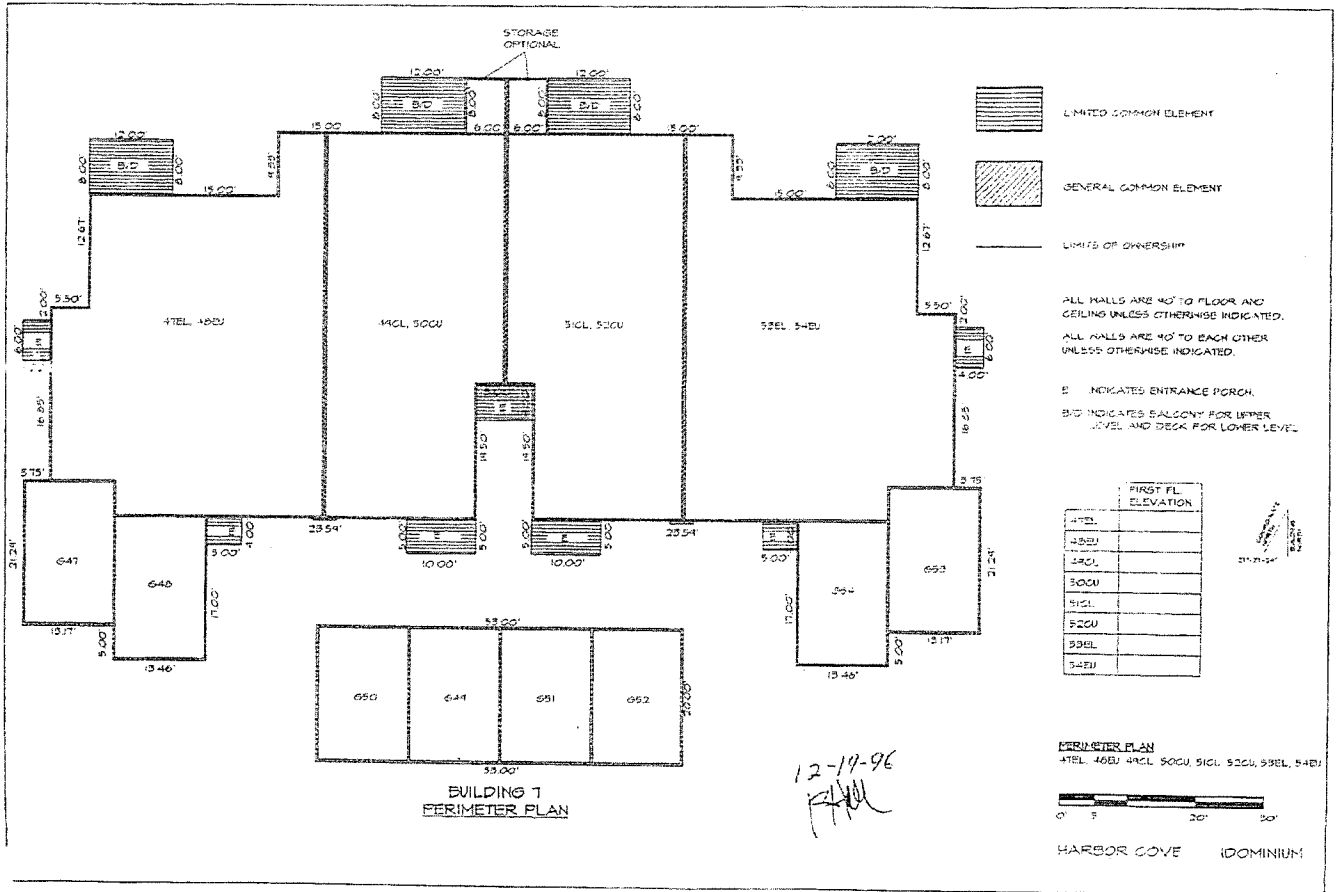
HARBOR COVE COMMUNITY

UNIT 1699610540

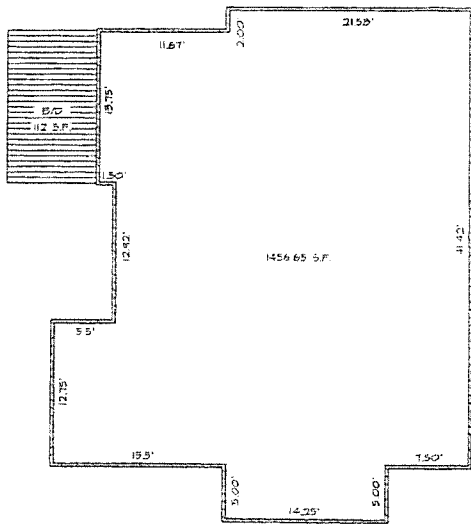


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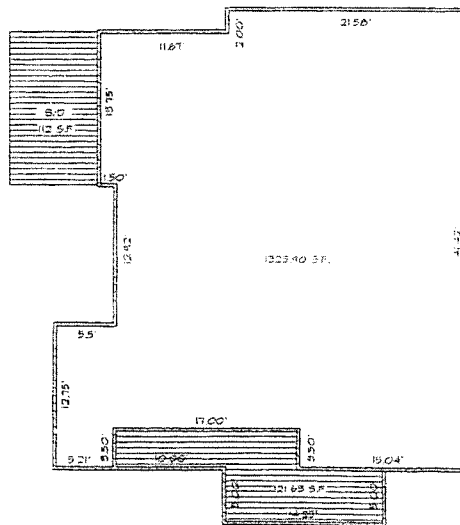




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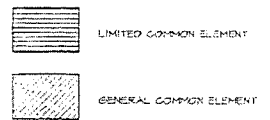


UPPER LEVEL UNIT

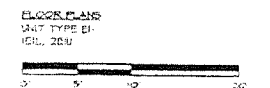
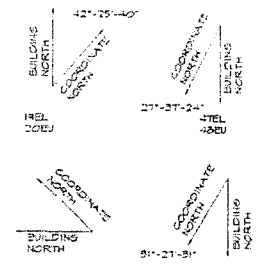


LOWER LEVEL UNIT

12-17-96
RHL

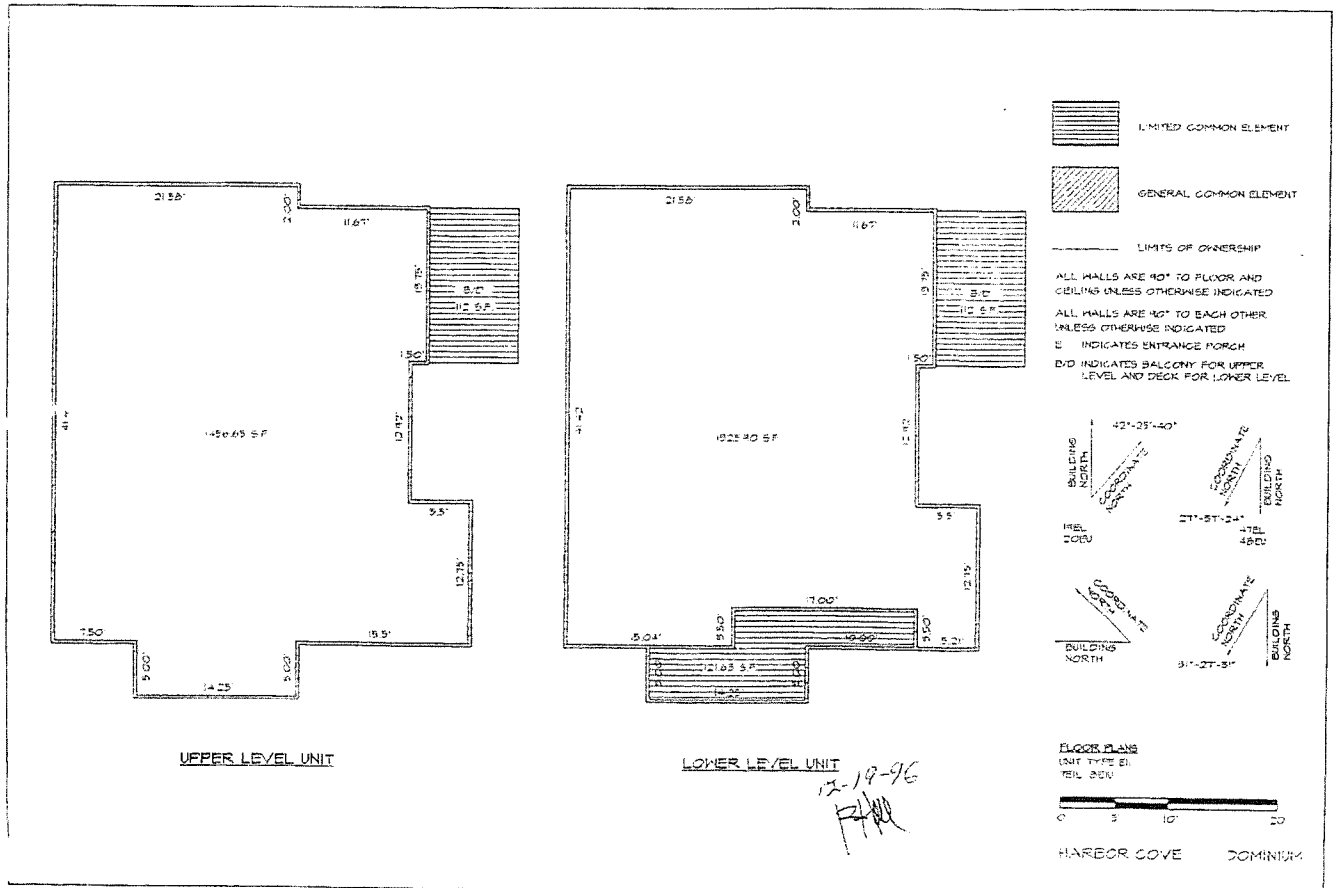


LIMITS OF OWNERSHIP
 ALL HALLS ARE 90° TO FLOOR AND CEILING UNLESS OTHERWISE INDICATED
 ALL HALLS ARE 90° TO EACH OTHER UNLESS OTHERWISE INDICATED
 E INDICATES ENTRANCE PORCH
 S/D INDICATES BALCONY FOR UPPER LEVEL AND DECK FOR LOWER LEVEL

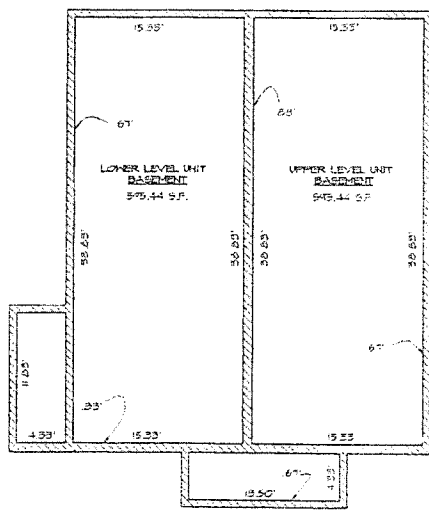


HARBOR COVE DOMINIUM

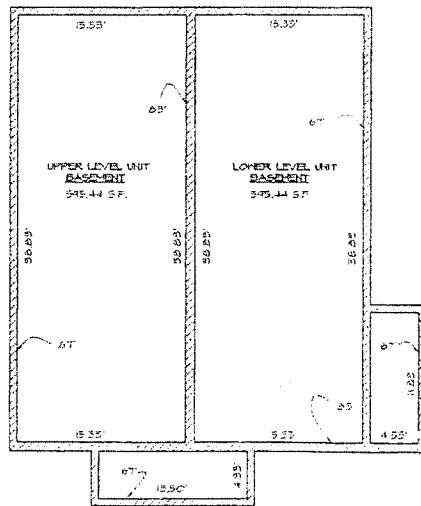
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UBER 16896 (0541)

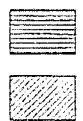


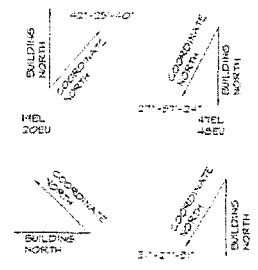
UNIT TYPE "E1"
REL. 250




UNIT TYPE "E1"
REL. 250

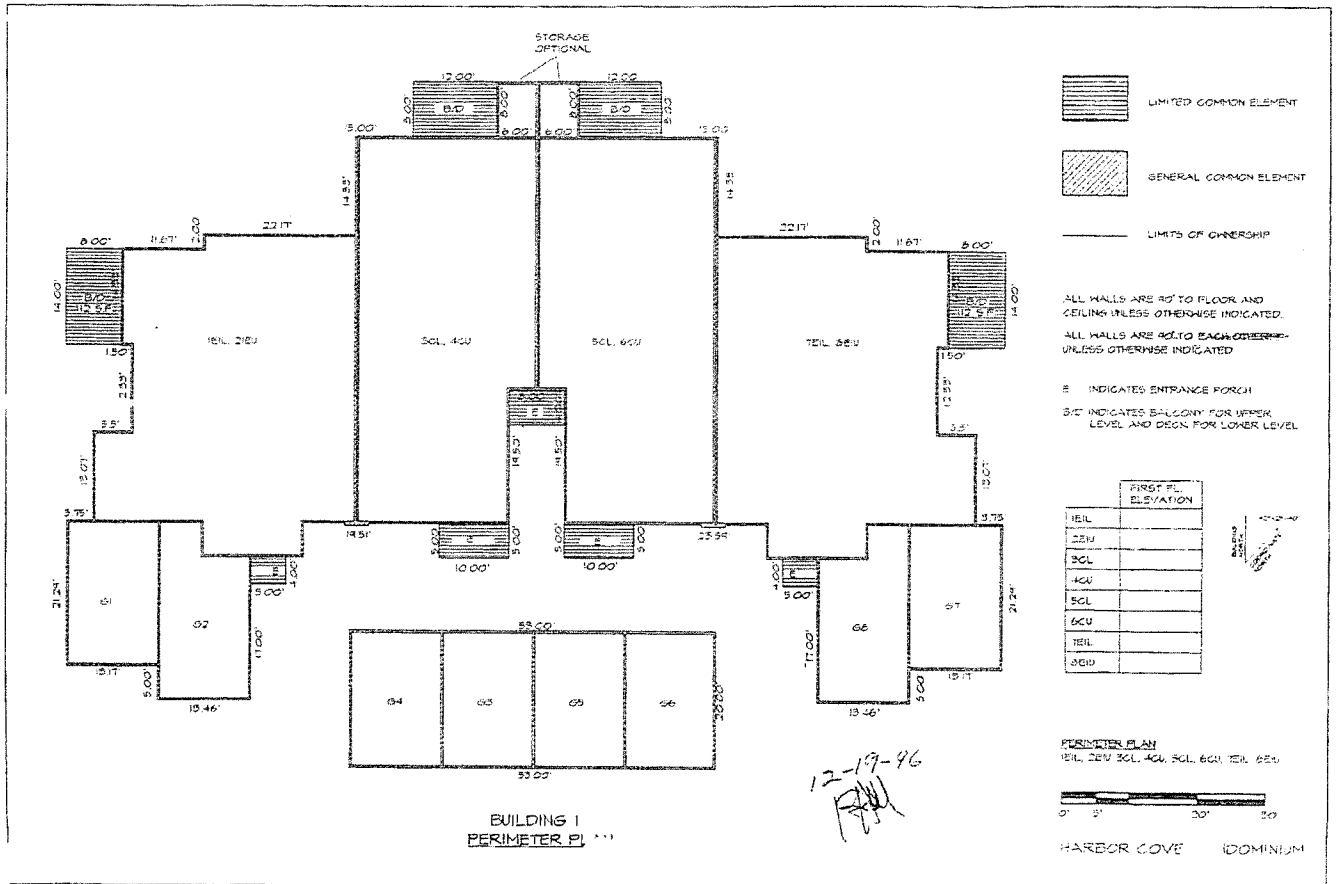
12-19-96
RHM


LIMITED COMMON ELEMENT
GENERAL COMMON ELEMENT
LIMITS OF OWNERSHIP
ALL WALLS ARE 90° TO FLOOR AND
CEILING UNLESS OTHERWISE INDICATED.
ALL HALLS ARE 90° TO EACH OTHER
UNLESS OTHERWISE INDICATED

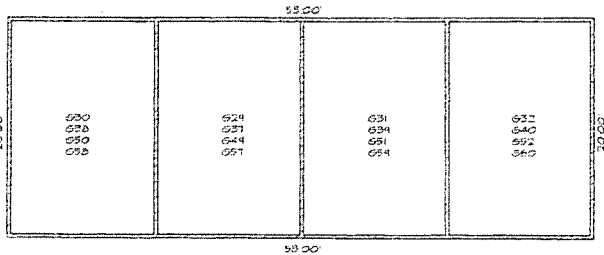


BASEMENT FLOOR PLAN
UNIT TYPE E1,
REL. 250, TEL. 550

HARBOR COVE DOMINIUM

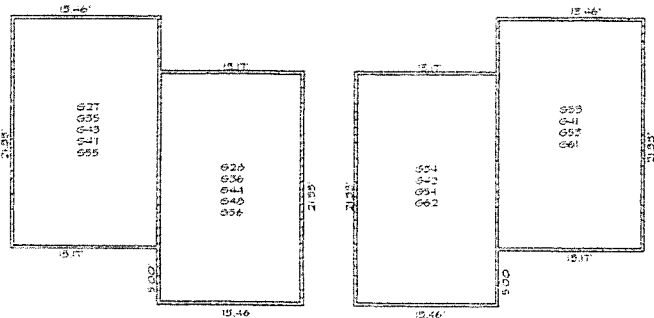
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LIBR 169960547



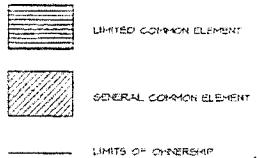
"C" UNIT GARAGES



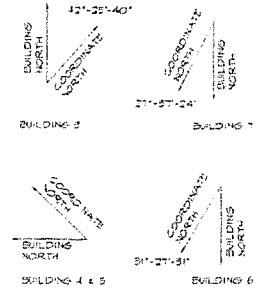
"E" UNIT GARAGES

"E" UNIT GARAGES

FLOOR ELEVATION	FLOOR ELEVATION
627	644
628	647
629	648
630	649
631	650
632	651
633	652
634	653
635	654
636	655
637	656
638	657
639	658
640	659
641	660
642	661
643	662



ALL HALLS ARE 10' TO FLOOR AND CEILING UNLESS OTHERWISE INDICATED
ALL HALLS ARE 90° TO EACH OTHER UNLESS OTHERWISE INDICATED.

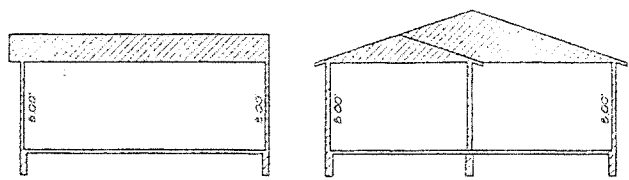


GARAGE DIMENSION PLANS
 UNIT TYPE C
 629, 630, 631, 632, 631, 632, 631, 640
 629, 630, 631, 632, 631, 632, 631, 640
 UNIT TYPE E
 627, 628, 635, 654, 635, 636, 641, 642, 643
 644, 641, 640, 653, 654, 655, 656, 641, 642

12-19-96
 [Signature]

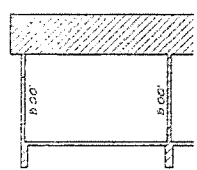
HARBOR COVE CONDOMINIUM

SECTION 9.03

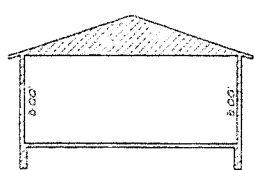


CROSS SECTION "E"

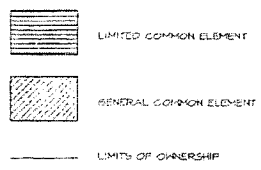
CROSS SECTION "F"



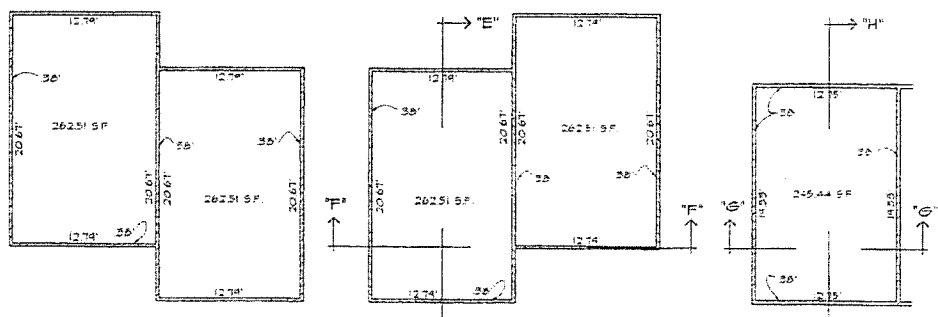
CROSS SECTION "G"



CROSS SECTION "H"



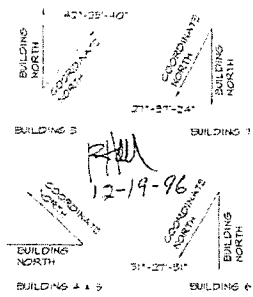
ALL WALLS ARE 90° TO FLOOR AND CEILING UNLESS OTHERWISE INDICATED
ALL WALLS ARE 90° TO EACH OTHER UNLESS OTHERWISE INDICATED.



"E" UNIT GARAGES

"E" UNIT GARAGE

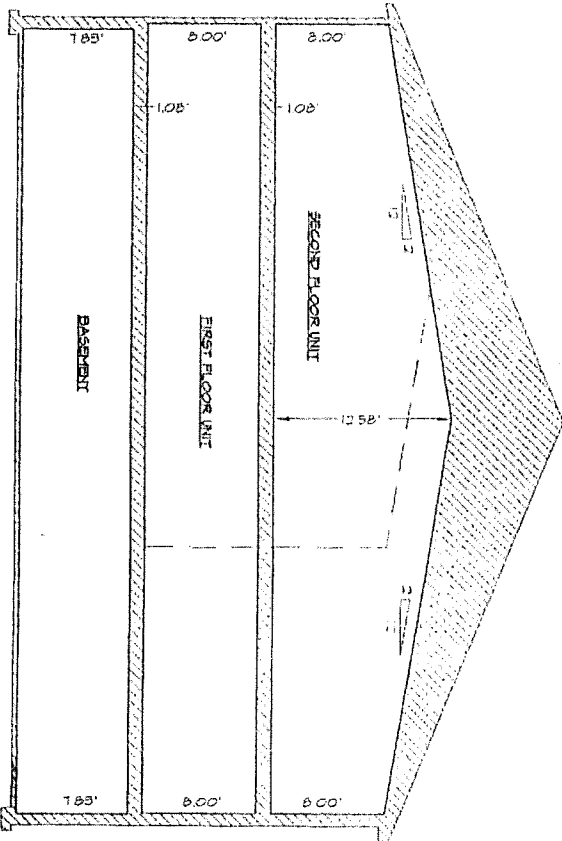
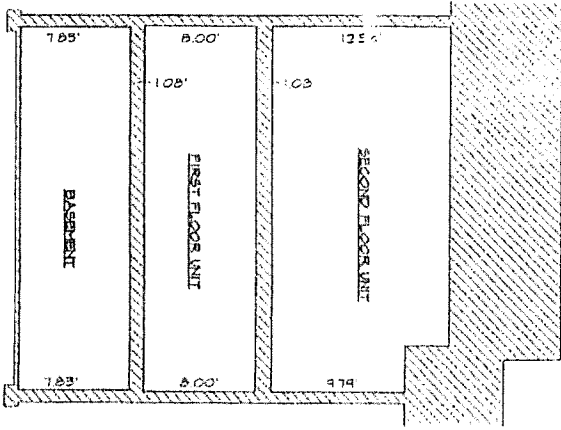
"C" UNIT GARAGES



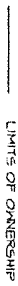


GARAGE FLOOR PLANS
UNIT TYPE C:
629, 630, 631, 632, 633, 634, 640, 649, 650, 651, 652, 657, 658, 659, 660
UNIT TYPE E:
627, 628, 635, 636, 638, 639, 641, 642, 643, 644, 645, 646, 653, 654, 655, 656, 661, 662



HARBOR COVE DOMINIUM



 GENERAL COMMON ELEMENT
 LIMITED COMMON ELEMENT
 LIMITS OF OWNERSHIP

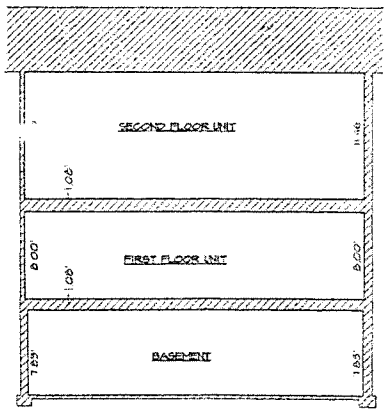
ALL WALLS ARE 40" TO FLOOR AND CEILING UNLESS OTHERWISE INDICATED
 ALL WALLS ARE 40" TO EACH OTHER UNLESS OTHERWISE INDICATED.

12-19-96
 P. J. W.

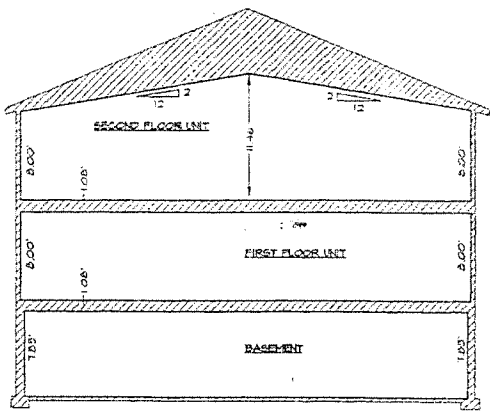
CROSS SECTION "A" & "B"
 2 1/2" HIGH STICL. 3/8" DIA. STICL. 3/8" DIA. STICL.
 2 1/2" HIGH STICL. 3/8" DIA. STICL. 3/8" DIA. STICL.
 2 1/2" HIGH STICL. 3/8" DIA. STICL. 3/8" DIA. STICL.
 2 1/2" HIGH STICL. 3/8" DIA. STICL. 3/8" DIA. STICL.

HARBOR COVE DOMINION




12-19-96(55)



SECTION "C"



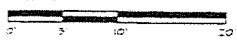
SECTION "D"

-  LIMITED COMMON ELEMENT
-  GENERAL COMMON ELEMENT
-  LIMITS OF OWNERSHIP

ALL WALLS ARE 90° TO FLOOR AND CEILING UNLESS OTHERWISE INDICATED.
 ALL WALLS ARE 90° TO EACH OTHER UNLESS OTHERWISE INDICATED.

12-19-96
 FHL

CROSS SECTION 'A' & 'B'
 17EL, 20DU, 23EL, 24EV, 25EL, 30EV, 41EL, 42DU,
 43EL, 44DU, 47EL, 48DU, 53EL, 54EV, 55EL, 56DU,
 57EL, 62EV



HARBOR COVE DOMINIUM